YEAR BOOK OF AGRICULTURAL
CO-OPERATION IN THE BRITISH EMPIRE
(1928)

THE

HORACE PLUNKETT FOUNDATION

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Year Book of Agricultural Co-operation in the British Empire, 1928

(With a World Survey of Co-operative Legislation)

EDITED BY

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EDITORIAL

In the choice of subjects this year we have been guided by the desire to give special attention to the development of agricultural co-operation in those parts of the Empire which were not dealt with in the preceding volume, particularly England and Wales, Canada and South Africa. A very full and interesting account of the diversified movements in the four countries of the British Isles will be found in the articles by Mr F J Prewett, Mr. H. M. Conacher, Mr. H F. Norman, and Mr A. W. Ashby and Mr. J. Morgan Jones. The reason for again giving considerable space to Ireland will be evident to those who read Mr. Norman's illuminating article on the new and important developments that are taking place in the Irish Free State. Last year we drew attention to the contrast that was to be observed between that country, with its many and efficient primary societies and its lack of a comprehensive marketing scheme, and South Africa, with its comparatively few primary societies and the advanced state of its legislation and marketing arrangements. Mr. Norman describes the bold and practical manner in which the Free State Government has undertaken not only to wipe out entirely wasteful proprietary competition, which the co-operative movement itself was steadily eliminating, but also to support the organisation of a single marketing scheme for the whole co-operative dairy industry. We learn also from the article by Mr. T. B. Herold, General Manager of the Land and Agricultural Bank of South Africa, what a great power of credit the Union Government has put behind the co-operatively organised farmers as an inducement to strengthen the movement by an increase of primary organisation in that country.

With the exception of the article by Mr. W. H. K. Campbell, who has recently been appointed Joint Registrar of Co-operative Societies in Ceylon, where as yet credit is the only purpose for which co-operative organisation has been tried, it will be seen that all the accounts emphasise the actual or potential importance of co-operative marketing in the different countries. Even in England the matter has won the recognition of the Prime Minister as something more practical than politics; those who are curious to know how it is that co-operative marketing has not made so much progress here as elsewhere, will find their questions clearly answered in Mr. Prewett's thoroughly informed and conservative estimate of the situation. In contrast with the complicated problem presented by existing old-world trade organisation, the account given by Mr. J. T. Hull, Editor of *The Scoop Shovel*, the organ of the Canadian grain growers, of the sweeping successes achieved first by the provincial grain organisations and then by masterly federation on the pooling system, brings us a breath of pioneering on the open prairies.

A few words must be said here about Australia and New Zealand Their co-operative and marketing organisations were fully described in the preceding volume, and partly on this account and partly because material available at the time of going to press was not considered adequate, a full account of the many changes which are taking place there is postponed until next year, although some idea of the prosperity of the movement in both countries can be read in the statistical tables. Both countries are experimenting, successfully and otherwise, with various forms of control, and the story of neither of them is such a simple one as that of Canada, where co-operation is its own control. The facts about the discontinuance of the New Zealand butter control, for example, and its effect upon the producers' organisations, are far from simple and indeed not to be had with any

assurance at this distance from the communities most seriously affected. It is the privilege of the writer shortly to be going to visit those countries for the Horace Plunkett Foundation, and as one of the results of those visits it is hoped that we shall in future be able to maintain a much more intimate intercourse with the Antipodes This, and much else that the Foundation is now able to undertake, it is appropriate to state here, has been made possible by the recognition and support which has been accorded by the Empire Marketing Board to the Foundation in the interest of agricultural co-operation in the Empire.

With the growth of great co-operative marketing organisations, the relation between these combinations of producers and those of the consumers' movement is becoming a matter of very great interest to both parties We should expect this to be especially true of the two movements in a Commonwealth of Nations which contains in itself not only an enormous market of co-operatively organised consumers, fed through the C.W.S and its allied societies, but also within its own scattered areas the sources of supply of every kind of food and material required by those consumers But all that can be said of present conditions is that there are already a number of practical points of contact between the two sides of the British co-operative movement and that there is a growing recognition of the possibility and desirability of more. How some of the early misconceptions of the functions proper to consumers' organisations are being outgrown, may be judged by the account of the discussion of this subject by the Stockholm Congress of the International Co-operative Alliance given by Miss Margaret Digby, who represented the Foundation at the Congress, in the article on "Producers and Consumers." It is an aspect of co-operative economics which we hope to be able to deal with in greater detail, particularly as it is observable in

the relations between British consumers and home and overseas producers, in future publications.

Besides the articles referred to, and the Statistical Census of Organisations, to which a brief introduction will be found in the last section of the book, we have included a world survey of Co-operative Legislation. This has been compiled in response to a large number of requests for information on the subject, beginning with the initiation of new co-operative legislation for the Irish Free State and ending, we hope, with a recognition of the need of a similar measure for England A general review of legislative conditions in different parts of the world is given in the Introduction to this section. In future volumes a description of any new Co-operative Laws enacted will be given, but the present volume should be retained for reference, as it is not purposed to reprint each year the whole of the data already published. The Bibliography of agricultural co-operation published last year has been expanded and brought up to date in the present volume.

K. W.

THE SITUATION IN ENGLAND

BY

F. J. PRIWETT

AGRICULTURAL co-operation in England, save as applied to the purchase of farmers' requisites, does not, to the extent obtaining in some other countries, displace or supplement the methods of the private trader, nor is there any immediate likelihood, in spite of the prevailing agricultural depression, that the English farmer will turn to co-operation as a means to prosperity. In 1925 the agricultural output of England and Wales realised in cash £225,330,000, of which co-operative societies sold only the value of £4,865,000, or, roughly, 2 per cent. As compared with this, the Canadian Wheat Pool handles above 55 per cent. of the output of the Western wheat-growing provinces.

Agricultural co-operation, particularly on the distributive side, has in many countries, for example, Denmark and Canada, very largely supplanted the private trader and has even led the farmer to embark upon operations of an extent and purpose never attempted by private trading interests. It is worth the English farmers' consideration that, in both Canada and Denmark, co-operation grew out of the real difficulties of the farmer, and was applied as a measure of salvation originally, however far the principle may have subsequently been applied as a means to greater efficiency and profit.

The Danish dairy farmer, in first seeking a market in England, found that no machinery for direct trade existed, and was compelled to build one up if he was to be able to sell at a remunerative price in this distant market in competition with the home

producer, that is, the difficulty of the Danish farmer was the absence of an efficient distributive service. The Canadian wheat farmer, however, seeking the same market, was faced not with the lack of a distributive service in private hands, but with a distributive service so organised, particularly by its control of railway loadings and of elevators, as to compel the farmer to accept the agreed price of the distributors, or get nothing at all. No alternative market existed either for the Danish dairy farmer or the Canadian wheat grower As the need to co-operate was urgent, so the actual business of doing so was simplified by the fact that all produce moved through the same channels. Before assuming that the English farmer, in co-operating, would reap equal advantages, it must therefore be ascertained that existing distributive services in England place him at the same disadvantage that they placed the Danish and Canadian producer, and, after that, the difficulty of co-operating successfully in a country where the market surrounds the producer and where several alternative channels of sale exist, must not be underrated The fact that the channels of distribution radiate from the English farmer to the consumer in numerous directions renders the actual fact of co-operation far more difficult than is the case where agricultural produce, produced far in excess of local requirements, travels by a single channel to the consuming market, usually at some distance from the point of production, so that a bottle-neck exists where the farmer can with comparative ease get control of the whole distributive service.

Some Pros and Cons of Co-operation

In England a market for all home produce exists, however unsatisfactory the methods of sale may be, whereas co-operative organisation has frequently been most effective where the market for produce had to be created or required to be exploited on a

larger scale than previously. For example, the citrus fruit growers of California found their opportunity in creating through advertisement, possible only when they had organised, a more general demand for their produce. In England opportunities thus to create or expand a market for home-grown produce are extremely limited.

In many countries where co-operation flourishes, co-operative principles have been taught and legislation has been passed with a view to assisting co-operative as against private enterprise. No such action can be expected in England, where the rural population is negligible compared with the urban, where industrial considerations chiefly occupy the Government, and where a vast amount of power is wielded by the numerous trades union and merchant classes. The impulse to co-operate, so far as England is concerned, therefore, must rise out of the agricultural community and assert itself unaided in the face of established interests.

It is as well to discover whether, from the point of view of the practical farmer, co-operation is a benefit he should in all circumstances seek, or whether co-operation is embarked upon out of necessity, and in the absence of any satisfactory existing channels of trade. The history of the wheat growers of Western Canada indicates that co-operative organisations were mainly undertaken as a necessary expedient, not as a deliberate choice. In the same way co-operative marketing in Scotland was taken up by the inhabitants of the Western Highlands and Isles and of Orkney and Shetland, while in the eastern part of the country, more thickly settled and with trading channels already in existence, little progress has been made. Whatever may be the advantages of co-operative organisation, it appears, nevertheless, that, up to the present stage of development, its benefits have been realised to their full extent only in circumstances where

other means of access to the market did not exist, or where those existing means threatened to come entirely under the control of a single monopolist distributor.

The Factor of Diversity

As compared with those countries where co-operation has been most effective, for example, Denmark and Ireland, England, both in the circumstances of production and marketing, presents a sharp contrast In the first place, those countries are farmed by a fairly uniform type both as regards education, standard of living, and capital. In England, on the other hand, the farming population presents a wide range in education, culture and wealth, and these diverse types can be found, not to any great extent inhabiting separate parts of the country, but mingled with one another. In a typical arable community of four parishes occupied by nine farmers, the acreage was found to range from 1,500 to 20, in each case, save one, under similar corn, hay and root crops, the exception being a dairyman who supplied the arable farmers with milk for their households. This is fairly typical of the whole country, although there are to be found extensive districts almost exclusively devoted to one line of production, for example, fruit in Kent, and dairy produce over a large part of Somerset, characterised by some uniformity of social standing and of wealth. Such similarity of production and of standard of living is, however, rare in England even over small areas, and from the point of view of co-operation, it therefore becomes difficult to find common ground on which all farmers could work together to the common advantage, and at the same time to the advantage of each one. The occupier of 1,500 acres of arable land markets on a scale which secures for him all the material advantages which co-operation would secure for the small man. He has no need of capital. As he himself would

point out, any co-operation venture which he joined, he might be assumed to join out of a spirit of goodwill to his weaker neighbours He cannot be expected thus to exert himself, possibly to the prejudice of his own position, to strengthen his, while unorganised, weak competitors.

Apart from the diversity of type that characterises British farmers, and the wide divergence of their capital equipment for similar attempted output, the country itself, for an area so small, is broken up both as regards elevation, rainfall and nature of soil, into small districts to an extent which is hardly paralleled elsewhere Berkshire may be taken as representative. In the extreme north is found an area of light arable land running down on either side to feeding and milking pastures Southward of this lies a belt of chalk at an average elevation of about 500 feet, on either side of which, and at a lower level, is a belt of greensand This greensand is strong arable, while the chalk alternates between thin arable and downland on which store sheep and cattle are run. Eastward the land becomes brashy, and is divided between arable and pasture In the eastern extremity and south-east of the county a coarse sand predominates, partly under corn, partly heath and copse. The whole of this diversity is contained in an area 25 miles deep and 50 miles wide As a result, farming practice is diversified to an extent that makes effective co-operation much more difficult than in other countries, for example, Western Canada, where physical and climatic conditions are uniform over much larger areas.

Whereas tractability of temperament is rather characteristic of farmers in those countries where co-operation has been most generally adopted, the English farmer is notable for his individualistic attitude and for his active disinclination to divulge details of his financial affairs. In a country such as England, where the farming community is in a minority and where farmers,

collectively and singly, wield little or no control in national policy, it might be anticipated either that the farming classes would be driven to form a close defensive union, or, on the principle of the survival of the fittest, to concentrate on the utmost individual adaption towards a powerful environment over which they could exercise no control. This latter appears to be the course followed by the English farmer, assisted by the fact that the successful management of a farm to a considerable extent depends upon the close study of the character not only of the farm as a unit, but of individual fields. It is therefore true that the most individualistic farmer in this country has been the most successful, and has also been the most likely to survive. The very characteristics, therefore, which have sustained him in the past, render him the less capable of appreciating the advantages of joint enterprise.

The True Aims of Co-operation

A frequent misapprehension concerning the objects of co-operation is that they consist in the elimination of the middleman, a view which is fairly generally held by farmers. It would be nearer the truth to say that co-operation aims at carrying out the middleman's functions more efficiently, either by reducing the number of agents if redundant, and preventing undue profits, or by taking over the middleman's work and performing it through employed agents of the farmers in the latter's interests. The productive and distributive functions require different methods and training and do not appear in practice to be successfully combined or to secure substantial economies when attempted by the same person. Again, although this is a matter of education and experience, farmers' co-operative societies do not realise that it is to their own advantage to give complete confidence and support to the manager they employ to buy or sell in their interests. Since the middleman function has an essential place in our present

stage of economic development, co-operative action must depend for its success upon improving these existing methods, or upon creating channels of distribution where none previously existed The opening up, on well-organised lines, of markets in distant consuming countries by other countries producing a surplus of agricultural produce, for example, Canada and New Zealand, indicates the value of large-scale co-operation in exploiting a field either untouched by the private trader or inadequately covered by him. Where, however, the private trader has himself organised efficient large-scale contact between a producing and consuming country, as, for example, in the meat-packing industry of the Argentine, the necessity for large-scale co-operative action by the farmer is not so apparent.

It cannot be said that the existing distributive machinery in England is inadequate, nor is there any great evidence that private distributors are organised among themselves to such an extent as to exact an unfair profit for their services. An exception, perhaps, exists in the matter of sale of agricultural machinery. No great syndicate, embracing several forms of produce, has yet succeeded in monopolising the channels of trade in this country. For the most part, distributors operate on a small scale, and confine themselves to one or a few associated forms of produce, for example, meat, or corn, hay and straw. Before setting up a co-operative society, even of a local nature, for processing, for sale, or for purchase of commodities, a careful inquiry should be made into existing services to discover whether, having in view the difficulties farmers are bound to encounter, particularly in breaking into an already established distributive scheme, any substantial economies can be counted upon.

It does not follow that co-operation in England, even allowing for the adequacy of existing methods, is not desirable or even essential. It is a matter of educating the English farmer to appre-

ciate other than immediate financial benefits. One of the objects that might conceivably be gained by large-scale co-operation is stabilisation of prices through regulation of the incidence of supplies upon the market. A second is the improvement of the quality of produce, its uniformity and its attractiveness. Improvements of this nature are well within the power of the existing middlemen to bring about through discrimination in price and through educational propaganda, but the middleman has not seriously attempted any such policy of reform. This lack of initiative is perhaps the best-founded objection to the present system. Subsequent advantages appertaining to co-operation may lie in the development of social life among farmers belonging to the same society, a more intelligent endeavour to turn out produce of a high and consistent quality, and, by the meeting together of delegates from various parts of the country, by a breaking-down of the parochial views that at present are so influential in preventing agriculture from keeping up with current developments in industrial and social organisation.

The Unnatural Ties of Credit

Before proceeding to a discussion of commodities in detail, something may be said of co-operative credit as applicable in England When the noteworthy credit societies of other countries were established, banking conditions were incomparably less satisfactory than they are now in England. As a general rule the farmer was tied by mortgage to an individual in the town, and had no freedom of action and practically no prospect of advancing to independence. Joint stock banks were practically inaccessible to farmers. In England, on the contrary, the joint stock banks have long been used by the farmers, and, prior to the recent amalgamations, were usually controlled by local families familiar with all the details, not only financial, of the farmers on

their books. Under such conditions, credit was readily obtained on fair terms by all farmers in a creditworthy position. The object of co-operative credit societies generally has simply been to devise a machinery by which credit should be extended only, and in just proportion, to those farmers who could be relied upon to make judicious use of it To a considerable extent, therefore, co-operative credit societies in England have not developed because there has not been an urgent need for them.

But, apart from the accessibility of bank credit, other less desirable channels are very generally made use of by the English farmer For example, it is a standing practice in purchasing manures, seeds and feeding stuffs to pay for them by a proportion of the harvest This habit is rendered the more practicable by the fact that the vendor of the manures, seeds and feeding stuffs is usually also a purchaser of corn, hay and straw. The objection to this practice is that the farmer, while not bound in law, is bound in fact to sell his harvest where he owes for his requisites, since any other course might jeopardise his chances of securing credit during the next season. It is probable, of course, that the dealer differentiates in price as between free farmers and those tied to him by indebtedness, but he does not appear to use his advantage extortionately. The agricultural implement dealer and the livestock dealer work upon similar lines.

Whereas co-operative organisation for processing and marketing has not really developed on a scale sufficient to affect the general trading tradition of this country, co-operative societies for the purchase of feeding stuffs, seeds, manures and other requisites are established in every district. In almost every case these purchasing societies also market a certain quantity of produce for members, chiefly corn, wool and eggs. About 200 such societies are in existence, of which about 160 are predominantly purchasing societies, the others combining purchasing and market-

ing. Turnover ranges from a few hundred pounds to half a million. These purchasing societies are conducted on the lines of private trading companies and can hardly be said to possess any features defining them in principle from private companies, save that the profits of the company are distributed among members in proportion to their purchases from the society, after allowing for a limited interest on capital. They do not appear to sell at a lower price than reputable private dealers, and in nearly every case the amount of profit earned provides the basis on which members assess its success. In fact, in these purchasing societies co-operative practice is hardly evident, and members, with the traditional English view that capital in every case is invested to secure eventual cash dividends, tend to overlook considerations of better service and lower trading prices, with the object of receiving a cash dividend in some form. Unfortunately, also, most of these societies trade on a cash basis, so that the benefits of co-operation are most accessible to the wealthier farmers who least need them, and are least accessible to those very farmers whose lack of trading capital compels them to buy on undefined credit from private traders.

A good number of these co-operative purchasing societies receive financial support from the Co-operative Wholesale Society, and most of them buy at least a part of their supplies there. A greater extension of this form of intertrading, particularly in the direction of the sale of farm produce to the Co-operative Wholesale Society, might prepare the way to reorganisation of the whole of agricultural distribution on the most direct and comprehensive lines, particularly since almost the total agricultural output could be consumed by the industrial co-operatives, thereby ruling out automatically one of the chief expenses and problems of distribution, the finding of a market.

An Opportunity in Livestock

The sales of the farmer fall into five well-defined groups: livestock, whether in store, dairy or fat condition; poultry and eggs; milk and milk products; corn, hay, straw and root crops; and fruit and hops.

The co-operative processing and marketing of livestock has shown a signal lack of success. In the year 1926 there were in existence in England and Wales no more than eleven slaughter societies, six bacon factories and eighteen auction markets, although the sales of livestock amount to £79,000,000, or 35 per cent. of the total value of the agricultural output of the country. A number of these bacon factories and slaughter societies are not in a sound position. In some cases indifferent success has been due to the fact that no sound economic justification existed for founding the society, although this unsoundness was concealed during and just after the war by the control over meat prices by the Government. With the resumption of open markets, the members of several societies sought alternative channels of sale, in many cases deceived by the fact that local dealers and butchers offered temporarily higher prices than the society could afford, in order, by crushing the society, to secure the field again for themselves This rather obvious manœuvre, so frequently practised upon the farmer, appears always to be successful. Certain other factors can, however, be mentioned

It is of some interest that those co-operative slaughter-houses which operate with success are situated in parts of the country where the channels of sale are well defined and limited in number In the Midlands, where numerous alternative methods of sale exist, several societies have failed. Co-operative markets for the sale of livestock, have, however, fared better. In the north of England they are well established, particularly if joint

stock markets under the complete or partial control of farmers be included. An interesting development of this kind is Midland Marts, Ltd, at Banbury, where, in the form of a limited company, the farmers have set up their own well-equipped market on the railway to take the place of the existing congested market in the streets of the town, very ill-equipped and at some little distance from the railway.

Markets generally are by no means well situated to function under modern conditions of motor traffic in the towns, and are usually off the railway. As these markets frequently operate under the control of the town council, and not of the farmers, equipment, in the way of buildings and pens, is rarely adequate. There is no doubt that a real opportunity exists for the farmer to co-operate to his own great advantage by building markets in many centres where facilities are lacking or inadequate, and more especially in situations where no market is held, although, in the light of production and transport, these constitute favourable centres. This reorganisation, no doubt, will involve the scrapping of many existing small markets, a process which will naturally be resisted by tradesmen, and with particular force in that the existence of a market charter frequently involves the prohibition of the setting up of any other market within a certain prescribed radius It will clearly be necessary for farmers to work in harmony with local administrative bodies. A point that must not be overlooked is that farmers' co-operative markets must operate a credit fund, since much of the influence of the existing auctioneer and dealer depends upon the inability of the farmer to pay cash for his stock. Obviously long credit is required, and is bound up with the further requirement of credit for the purchase of feeding stuffs during the process of maturity of the stock, although this latter point more properly concerns the co-operative trading societies.

A revival of interest in co-operative slaughteries and bacon factories would follow upon the general establishment of co-operative markets, since, by consigning fat stock direct to the factory, one process of marketing could be eliminated. Under existing conditions, this redundant operation exists, and there does appear to be an opportunity here for the farmer to reduce distributive costs and work at a distinct advantage as compared with either dealer or butcher. The ideal is the co-operative market, for the sale of breeding, store and dairy stock, and the co-operative slaughtery and bacon factory, perhaps as a part of the market society, to deal with fat stock This working in combination would facilitate credit operations, as the market presumably would insist on having the resale of stock, when fat, on which it had advanced money, and, in the interests of economy, this sale would preferably be directly through the factory. Perhaps in no other direction is the opportunity for effective co-operation so open to the English farmer as in the marketing and slaughtering of stock, particularly as stock represents so large an item in the English agricultural output, and as, unlike corn production, the home market is not altogether overshadowed by production abroad.

But local societies, unless a number are joined together in the maintenance of a common sales service in direct touch with an assured market, cannot expect to hold their own, save if backed up with ample reserves of money or confident of the full support of members in the face of the opposition of private traders. In the case of fat stock, perhaps more clearly than any other, the advantage of direct trade with the Co-operative Wholesale Society is apparent, since all local movements and redundant processes could be cut out, and a market for all produce would be assured.

Some Successful Wool Societies

The co-operative packing, grading and sale of wool is of very recent origin, and promises to supersede existing methods which, by reason of the small number of fleeces offered at each sale, do not attract the largest number of buyers and so secure the maximum of competition Although the movement is in its infancy, some 6 per cent of the total English clip is already handled co-operatively Here, again, the origin of successful co-operation has been found in the inadequacy of existing methods, and the absence of any attempt on the part of private distributors to improve them. For example, it is still common to find that the wool buyer calls at the farm and buys the farmer's clip without any possibility on the farmer's part of comparing his with other lots or of discovering the value of his clip as assessed by other buyers. Obviously, under such methods of sale, the farmer must be at a great disadvantage as compared with the wool merchant, whose chief function it is to recognise grades and values, and who, in the absence of competition, must tend to pay a lower price than he would in the open market.

In parts of the country where large and very old-established sales of wool are held by auction, as, for example, in Dorset, it has been found that farmers have not become members of co-operative wool-selling societies, whereas in most other parts of the north and east of England, co-operative packing, grading and sale have been readily adopted. There are now in existence three societies for the grading, packing and sale of wool, all of which are in a strong position and deal collectively with upward of 200,000 fleeces annually. The tendency appears to be to found these societies on the basis of one or a few breeds of sheep and so to simplify and cheapen the processes of grading. To some extent, co-operative organisation for the grading and sale of wool presents

less difficulty than organisation for the sale of livestock or meat, in that the commodity handled is non-perishable, and in that a choice of alternative channels of disposal is not open to the producer. Chiefly, however, organisation for wool sales has succeeded because the farmers have broken into a field hitherto, save in a few districts, not efficiently covered by the distributor. It must also be borne in mind that wool, in the English farming economy, is a by-product of the livestock industry, and farmers, therefore, will be more ready to entrust its disposal unquestioningly to a co-operative society. A number of farmers' requisites societies sell wool for their members, but the scale on which they operate, in this department, has not given results so satisfactory as those shown by societies devoted entirely to wool interests.

Egg and Poultry Societies

The co-operative grading, packing and sale of eggs and poultry has not been adopted to the extent that might reasonably be expected, only forty-three societies for this purpose being in existence, dealing with 4 per cent. of the total output, bearing in mind that the English farmer more than meets foreign competition in poultry and produces about one-half of our national egg requirements. The sale of eggs and poultry continues to be a local and rather haphazard affair of the individual, very similar to conditions prevailing in the milk industry before the recent consolidation of distributive interests, and it appears inevitable that eventually the distribution of eggs and poultry will be organised from the consuming point outwards by urban capital similarly to milk, unless the farmer, as he has begun to do with wool, seizes the opportunity still open to him One of the chief difficulties is the lack of interest of the English farmer in this branch of his industry Although, during the post-war depres sion, poultry keeping on the general farm has shown fairly

consistent profits, the care of the poultry, few in number and of nondescript breed, is usually left to the women-folk. Where poultry and egg production has chiefly developed has been in areas of small farming, for example, Lancashire. The grading of eggs and proper attention to cleanliness and freshness remain in England lamentably behind the standard of Holland and Denmark, so far as can be judged by the products of these countries exposed for sale in England Poultry fatting and marketing, save for small districts about Aylesbury and in Sussex, receive scant attention. In fact, co-operative organisation in this direction presupposes a revolution in methods of production, which, apart from the advantages of improved marketing, would, if secured, more than justify the attempt. Many of the agricultural trading societies sell eggs for their members. In one case, that of Co-operative Poultry Products, Ltd , a definite attempt was made to reorganise processing and distribution, and through them production on a large scale, but the society was abandoned owing to the apathy of its members. For the rest, co-operative egg and poultry societies are found chiefly in communities of small farmers situated at some distance from their market, for example, in Wales and the Islands of Scotland.

The Urban Control of Milk

Milk stands in sharp contrast with the other major forms of farm produce in that its distribution has been organised on very efficient lines by urban capital and management. In 1915, when United Dairies, Ltd. was formed, it is hardly an exaggeration to say that milk distribution was as haphazard as that of eggs. Similarly to eggs, milk is of uniform quality, of continuous and fairly regular production, and essential to the national existence. Some sixty-three co-operative creameries exist, handling between 3 and 4 per cent. of the total output. They are engaged both

in the sale of liquid milk and in the manufacture of cheese and butter. Farmers have not yet attempted, however, the manufacture of condensed and powdered milk, which appears to be an effective means employed by distributors in disposing of the summer surplus. Co-operative creameries, working as they do in the form of isolated, independent enterprises, cannot hope to carry any effective weight in an industry of which the distributors are organised on a national scale, and, so far as concerns the south and west of England and the London market, largely in a single group. The number of co-operative creameries is hardly likely to increase save under some system of federation deriving its support from the general body of milk producers It is true that the organisation of distributors has brought about, for bargaining purposes, counter-organisation by the farmers, though of a less effective nature owing to the number of individuals concerned, their small capital, and their limited understanding of problems of a national kind. Since the private distributor, save in the manufacturing Midlands, where producer-consumer or producer-retailer distribution is general, has built up a machinery adequate to handle the total farmers' supplies and to fill the consuming market, it is not advisable, even if it were possible, for the farmer to build up his own factories, depots and shops, and so duplicate distributive machinery

The farmer has, in fact, with regard to milk, lost the opportunity, which he still possesses with regard to eggs, to introduce orderly marketing and secure its financial benefits, and his best course appears to be to co-operate on the basis of small bargaining societies associated with the various factories and dealers, these small societies being further united in a strong federation to defend each society with the weight of all A federation of this kind requires that members should be bound to act on the decisions of their elected bargaining committee. Otherwise the farmers

will have the appearance, but not the actuality, of power, which is more or less their present position. It would further be necessary to equip these small societies with machinery for cheese manufacture, partly as a means of profitable utilisation of surplus milk, and partly as a means of disposing of the full bulk of members' supplies in the event of a disagreement with the distributors. The farmers would thus provide the distributors with a steady quantity of milk sufficient for the liquid market, while the distributors would be relieved of the responsibility of manufacturing the surplus, which, they so frequently maintain, is the chief source of their losses.

Apart from the co-operative manufacture of cheese as a by-product of the liquid milk industry, a certain number of societies exist of which the object is solely or chiefly cheese-making. These cheese-making societies are found as a rule in districts favoured either by climate or soil or by reputation of traditional skill for cheese-making, for example, Nottinghamshire and Derbyshire, where Stilton is made. Experience indicates that the range of each society should be small in order to minimise the costs of transport and to make the by-product, whey, easily accessible to members. Here, again, a federation of these societies, both for large-scale selling and for mutual support, is necessary Recently, although not on a co-operative basis, ndividual makers of Cheshire and of Cheddar cheese have combined together for the safeguarding of the standard of their product and for its greater popularisation. As in the case of the wool societies, which grew out of breed societies, so these cheese federations may give rise to co-operative cheese manufacture, with the advantage that they will already be federated.

Under existing economic conditions the home manufacture of butter is of so small dimensions that no co-operative development can be expected.

The Negligible Status of Corn

The English corn producer is quite unorganised, and it cannot be said that, failing a great change in world production and movements of corn, any sufficient incentive exists for change on his part For example, livestock and its derivatives represent 69 per cent. of the value of our agricultural output, while corn represents only 10 per cent. In contrast with most other home produced agricultural commodities, the home production of corn is negligible in quantity compared with imports, and, so long as the English market remains free, the home producer cannot hope to affect prices in his favour, as these are established by the scale of production in distant parts of the world. That is, a hold-up by the English farmer of his wheat would not seriously affect the home consumer. A considerable amount of English corn is, of course, sold through co-operative trading societies, but much the greater part is bought by small dealers, who bulk and, if necessary, particularly in the case of barley, and to some extent of oats, grade, and then resell to brewers and millers in larger lots. The corn merchant works on a very reasonable margin in a trade where competition for the commodity is not really keen. Further, the corn merchant not only buys the crop, but very frequently provides the seed and manures, and so a fairly satisfactory habit of exchange has grown up. The corn merchants themselves are closely limited in their bidding by world prices, and so have not tended to establish the "rings" so frequent in livestock dealing. It may be assumed, however, that the corn grower who, at harvest time, is still indebted to his merchant for the seed and manures that produced his crop, is not in a position to submit his harvest to the competition of other buyers, but the fact remains that the relations of corn grower and corn buyer are satisfactory. In very many cases,

without the long credit provided by the merchant, the corn-growing farmer would be badly off indeed. Something might be done by associating long credit schemes with co-operative trading societies, as a good number of farmers buy their requisites from private dealers owing to the existence of a debt or sell through the same channels to cancel an existing debt or to make certain of further credit in a coming season.

Hay and straw are sold either through the same channels as corn or through dealers who specialise in these commodities. While competition from abroad is felt only during an acute shortage, the market for hay and straw becomes every year more limited with the extension of motor as against horse traffic. No co-operative societies exist for the sale of this produce, nor can any great advantages be foreseen in attempting to form them.

The Need of Potato Control

The home production of potatoes is about sufficient for home consumption, so far as the main crop is concerned, and competition from abroad is felt seriously only in preventing the price rising above a certain height when this extremely variable crop happens to be short in England. Unfortunately, while foreign importation precludes the English producer from receiving a very high price when his yield is low, no factors intervene to save him from an excessively low price when the yield is high, and in this respect, by co-operative organisation, the English farmer could do much to his own advantage. For example, in 1922, the wholesale price of potatoes fell to £1 per ton, which, even at the high yield of ten tons, must result in the loss of £15 to £20 per acre. By controlling the quantity marketed, a reasonable profit might have been available to every producer. No such machinery has been devised, however, and potato growing remains a gamble, although, as production is centred to

a great extent, so far as the large consuming centres are concerned, in some three or four relatively small agricultural areas, the problem of controlling the quantity marketed should not be impossible of solution. Unfortunately, the success of any such control depends upon its being so nearly complete that buyers operating with producers outside the organisation could be effectively threatened with a boycott of supplies. Such boycotting, however valuable to each producer, must be exceedingly difficult to attain Nothing could be achieved save by a long process of education, combined, no doubt, with an accumulation of funds by which the societies or federation could purchase and dispose of all surplus supplies at a remunerative price, by the manufacture of starch or alcohol, even though these manufacturing processes in themselves entailed a loss.

Hop growers, until recently, were in much the same position as potato growers in that production is seasonably variable while consumption remains fairly constant Even now hop growers are not co-operatively organised, but constitute an interesting attempt at a monopoly exercised by farmers In contrast with the potato crop, the problem before the hop growers implies the storing or destruction of part of any excessive harvest. The hop growers, by taking over the machinery of war-time control, have succeeded in incorporating such a large percentage of growers that dealers, threatened with a boycott if they buy from outsiders, run the risk of securing insufficient supplies. As compared with the possible organising of potato growers, the problem before the hop growers was rendered more simple by the fewer growers concerned and the even greater localisation of production.

Beet: A Neglected Opportunity

No co-operative organisation exists for the marketing of sugar beet or the manufacture of sugar, although the National Farmers' Union have established the practice of collective bargaining as to price and conditions of delivery. In contrast with other forms of farm produce, no tradition of method exists, as the crop, save in insignificant quantities, has been grown only during the past four years. It is singularly unfortunate that, during the period of high subsidy by the State, no efforts were made by the farmers to erect and operate co-operative sugar factories The capital requirement is large, it is true, and the English farmer, lacking experience even as a grower, must be much more severely handicapped in contemplating manufacture. As in the case of milk, the producer will probably be driven back to collective bargaining, strengthened by the same fact that the raw materials of the industry cannot be imported. Until the fate of the sugar-beet industry in England has been determined on an unsubsidised basis, it would certainly be unwise, now that the subsidy is in process of reduction, for the farmer to combine for co-operative manufacture, although co-operative organisation by the growers supplying each individual factory might well be preferred to bargaining, as at present, on a national basis where local considerations cannot carry full weight.

Eighteen societies exist for the marketing of fruit and market garden crops. The annual value of fruit and vegetables produced at home is £18,000,000, of which these co-operative societies handle the value of £302,000. Apart from co-operative marketing societies, each grower usually consigns his produce to the large consuming markets without knowledge of the supplies already there, and, in the event of a slump of prices, has already borne the cost of transport and cannot economically fetch back his

consignment either for resale at a later date or for use for stock feeding. The practice, therefore, has grown up of selling co-operatively in the producing district to agents of the fruit and vegetable trade who come down from the large consuming markets. The advantages to the producer are obvious, but the process of co-operative organisation has been greatly assisted by the fact that fruit and vegetable growers are fairly well concentrated in small areas, as, for example, in the vicinity of Evesham. A further development that might have been anticipated, the co-operative building of factories for jam-making, even if carried no further than to ensure the most economical disposal of surplus produce, has not yet been attempted.

The Producer and the Consumer

In discussing the possible expansion of agricultural co-operation, not only must the complexity of existing channels of distribution and the skill of the distributor gained in the use of long-established methods be borne in mind, but the difficulties in which the farmer must be involved in taking over these functions, not only through lack of experience, but through the diversity of home production His problem is not that of the Canadian wheat grower or even of the Danish butter, egg and bacon producer, the variety of whose produce is limited to two or three, or even one commodity. There is not to be found in England a farmer selling corn exclusively. He is almost certain to be a seller of straw, hay or cattle at least, and probably will be a seller of sugar beet, pigs, eggs and poultry as well In many cases this diversity of production will be combined with dairying In the case of a pasture farm, produce will consist of milk, with perhaps cheese or cream, livestock, wool, eggs and poultry, potatoes, sugar beet, with perhaps small quantities of corn.

If organisation is to be at all complete, it will necessitate, if

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efficient processing and marketing, with a view to a working understanding with the industrial co-operatives whose extensive organisation can provide an assured market, and, in many cases, is capable of providing capital and credit to enable the farmer to build up a machinery to work in conjunction with it. It would then be unnecessary to build up a separate sales service, as one supplementing that of the industrial co-operatives would suffice. The support to be gained by working with an established co-operative syndicate would be invaluable to the farmer, although, at the present moment, he does not realise the advantages of such a course, both to himself and to the consumer. That is a matter of time and education. Co-operative interworking with the industrial co-operatives will no doubt be by gradual small increments, which may constitute eventually a sufficient foundation to enable producer and consumer to work together in a single federation, by which a market would always be available before produce was moved, thereby eliminating those local and blind movements which at present constitute the chief source of waste.

IRELAND IN THE NEW PHASE

BY

H F. NORMAN

IT may be assumed that the reader is already interested, or is prepared to be interested, in agricultural co-operation itself; and, following from this, it may be presumed that he includes Ireland within the scope of such interest. There is reasonable ground, indeed, for anticipating that a serious student of the movement will do so, seeing that it was in Ireland that the idea for which the Horace Plunkett Foundation stands was first evolved, and that the application of that idea, which involves a rural philosophy having world-wide potentialities, is of much more than local importance It is not, however, within the province of this article to detail the particular contribution of the Irish pioneers to rural sociology.[1] I must confine my own observa-

[1] These aspects of the movement are set forth in Sir Horace Plunkett's own words in his pamphlet, "The Horace Plunkett Foundation. Its Origin, Principles, and Programme," as follows: The Foundation stands for—and bases its whole scheme of work upon—a rural philosophy which has long been preached and practised in Ireland. Its distinctive feature is to be found in its approach to the rural problem. It demands that agriculture shall be regarded and treated from three points of view—technical, economic and social. As an industry, agriculture must be levelled up to the efficiency of urban industries by the application of modern science. The machinery to effect this is chiefly the concern of the State. As a business, agriculture must also be made efficient and economic. The machinery required for this purpose can only be organised by voluntary effort among the farmers, and this is to be achieved by the substitution of combined for isolated action, whenever and wherever combination pays. *This obvious reform is, as will be seen below, the crux of the rural problem.* Lastly, rural life must be socially and intellectually improved, so that it

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a new turn in the road. The ultimate destination, indeed, is not in doubt for the country which devised in the Agricultural Organisation Society a unique means to attaining the rational combination of State aid and self-help. Some choice of future routes, however, is under consideration as this article is being written, and it is important to consider the next approaching stages in our co-operative venture in the Irish Free State, whose first Government, under President Cosgrave, has actively participated in the co-operative development of our principal industry. The figures published in the last *Year Book* were those for 1923. There has been progress in 1924 and 1925, and new initiative in 1926-1927, though the statistical particulars appended to this *Year Book* may not make this clear on a casual comparison with those published a year ago. A decade of disturbance (1915-1925), with the dislocation and confusion of aim and general insecurity inseparable from a concentration upon political objectives and the consequent withdrawal of thought and energy from the sphere of economics, affected the whole business situation detrimentally. To add to these serious checks, the slump in trade in Britain and in agriculture almost everywhere made a repair of the ravage caused by the strifes and distractions through which the nation has passed extremely difficult.

These facts are, of course, reflected in our statistics, but it is necessary briefly to explain some of the salient facts. It is of some importance to assess the national significance of the movement, and this involves a few statistical references. In citing these, a word or two of caution is necessary. Many societies failed during our recent troubles to furnish the I.A.O.S with their trade returns. In a few cases this is accounted for by the burning of books during the troubled times In others, there is no excuse except indifference. In a minority of societies, therefore, estimated figures have been adopted, but this has been done with

care, and the reasoning from them is not invalidated by their incompleteness.

The outstanding statistical fact in Irish co-operation is the continued predominance of dairying in relation to the trade of the movement as a whole. Thus in 1925 the co-operative dairying societies return a trade of £4,306,225 out of a total trading of £5,446,962—roughly four-fifths It should be added that there was in the same year a business done through the Irish Agricultural Wholesale Society[1] approximating to a million pounds sterling, but this mainly represents business *inter se*, *i.e.* between the I.A.W.S and its federated agricultural and other societies, which may be considered covered in the total figure given above. The business done by the Irish Co-operative Agency Society and its society customers is omitted also from the total given above, which is only the *external* turnover of the movement It would be necessary, however, to include the omitted figures in order to give the movement full credit for all its trading and, further, to add £40,000 approximately, representing advances made by credit societies to their members

Now, the importance of the figures quoted as covering the trade of the dairying societies will be better understood when it is realised that in the same year (1925) our export of creamery butter to Great Britain was £2,615,529 It is true that of the turnover from these societies (£4,306,225) a small proportion represents trade in domestic or agricultural commodities other

[1] The reorganisation of this important Federation is proceeding steadily and satisfactorily on sound lines Its trade is increasing, and the Societies are realising more than ever before the necessity for maintaining in a state of complete efficiency a body to which they can safely entrust their larger operations The process of reconstruction must, of necessity, be gradual, but there is every reason to anticipate that another year will see the Society firmly established and recognised as the central Co-operative trading organisation for all Ireland.

than dairying. It remains, however, that the organised farmers produce a turnover equivalent to—perhaps in excess of—the creamery butter export from the Irish Free State. That export is one of the firmest bases on which our national economy rests. Moreover, it may be of interest to point out that, although the dairying business done in 1925 was less than that for 1924 (£4,457,723), it was greater relatively, if measured against the creamery butter export for the earlier year In short, since butter making is one of the principal sources of our agricultural wealth, the co-operative dairy societies organised by the I.A.O.S. occupy a very important place in the total production of the State.

It is not surprising, then, in view of these facts, that the Society's attention should have been concentrated upon the importance of the relation which this aspect of its affairs bears to the whole movement.

Co-operation and the State

Before discussing the new developments in regard to co-operative dairying inaugurated during 1926-27, and in progress as I write, it is, however, necessary to review briefly the recent relations between the movement and the State Readers of the 1926 *Year Book* will have realised that, from the inception of the Irish Free State as a governmental entity, a policy friendly to agricultural co-operation was pursued by the new Ministers, and in particular by the Minister for Agriculture, Mr. P. Hogan, himself a convinced co-operator. The Department of Agriculture, under his auspices, recognised the value to the State of the work to which financial support had already for some years been accorded by the British Treasury, thanks to the understanding sympathy of the Development Commission. But the first Irish Ministry did more. With rare imaginative insight it associated, along with the continuance of financial support to the I.A.O.S.

in its educative and organising work, a constructive policy for relieving farmers from the acute difficulties which had overtaken many of them. This began in a small way. Owing to the heavy mortality in livestock, due to fluke and other natural causes, amounting in many cases, after two or three severe winters, to a complete denudation of their farms, many of our small farmers were threatened with immediate disaster.

As a measure preliminary to utilising the I A O S. and the machinery it provided for making advances through credit societies to these sufferers, for the purchase of new stock, and for developing other aspects of his agricultural policy, Mr Hogan invited the Committee of the I A O S to adjust its circumstances to changing conditions by a reconstruction of its constitution and a simplification of its rules The new scheme took a couple of years to work out and, on obtaining the ratification of its General Meeting, the Society was reconstituted in 1926, by Special Resolution, under the Industrial and Friendly Societies Act, under which it has functioned from its earliest years Following this and Mr. R A. Anderson's retirement from the Secretaryship after a generation of arduous work (during which co-operation, from being to many a fanciful concept, took definite form and, as we believe, a permanent practical hold on the mind and energies of Irish farmers), a new Secretary was found in 1926, in Dr. Henry Kennedy (D Sc). A new and smaller Committee was elected under a new constitution, upon which those of the original pioneers of the movement who are still living were re-elected, including Sir Horace Plunkett as President, the Rev. T. A. Finlay, S J., Vice-President, Senator Sir N. T Everard, Mr. Dermod O'Brien and Mr. Anderson.

These arrangements completed, the Government agreed to make a subvention for the year 1926-27, renewable annually on the estimates, towards the work of the Society, subject to certain

agreed conditions whose object is to work out an agricultural policy in which, to apply a key phrase used by the President of the I.A.O S , " State aid shall evoke but by no means become a substitute for self-help." Just how this result can be obtained will be discussed later. It is sufficient now to say that the close of the first generation of the movement saw its work justified, approved and advanced by the Government of Saorstat Eireann, without any political or other opposition—a unique fact, I think, in Irish history We now find a new generation considering with renewed interest the next phase in the history of Irish agricultural co-operation.

The Next Phase—Marketing

For reasons I have tried to make clear, that phase, considered in its purely practical relations, is mainly concerned with the butter industry. Those who are familiar with the conception of a co-operative organism composed of individual farmers organised into associations (" societies ") for the joint production of a finished product (such as butter) from the raw material (milk) supplied by the members, and of the reintegration of such societies into a selling body (" federation ") through which the total product can be marketed, will understand that the objectives of the I A O S. can only be fully attained when the second of these two stages has been reached. It was much to have enrolled some scores of thousands of farmers into dairying societies in which the whole of the profits arising from the sales made on their behalf by the local association were paid to the milk-supplying members, either as the maximum obtainable market price of the milk, as " dividend " calculated in proportion to raw material supplied, or as interest fixed by rule at 5 per cent. on the supplier-members' capital, or in all three forms. This in itself did away with exploitation by capitalist proprietors

But these societies did not cover the whole of the dairying areas. Moreover, they competed against each other in some of them. Even where no direct competition arose, the lack of complete uniformity in the quality of the Irish make tended to a deterioration in price, and marketing competition aggravated this Butter sold in small quantities by local societies failed not only to lead, but too often even appreciably to influence, the market, and " Irish Creamery Butter," instead of being a trade designation for the best butter in the world, which much of it is and all of it might be, became identified in the minds of wholesalers and retailers with an uncertain product of second-grade quality and having no distinctive, authoritative qualification to assure for it a price equivalent with its merits

It must not be supposed that no efforts were made to obviate these difficulties. So far back as 1893 the Irish Co-operative Agency Society was formed for the purpose of linking up the dairying societies into a strong central selling body for the whole movement It had in the late Lord Monteagle a Chairman who, from the earliest days of the movement, worked and planned for its success with rare devotion. But the Agency Society only obtained a fraction of the support which should have been secured for it, and it is only today that the necessity for considering the co-operative dairying industry as an integral whole is being realised and steps are being taken which promise an effective control of virtually the whole of the creamery butter of the Irish Free State.

A Clean Slate for Co-operation

Two independent but coincidental developments to bring about centralisation and a consequent measure of control were started last year. They are in progress as I write The I.A O.S , finding the time ripe for taking over the principal proprietary interests in the best dairying districts, at once recognised that if

an approach to the proprietors for the purchase of their buildings and machinery and for the taking over of their business on co-operative lines were to be successful, it would be essential that the purchasing co-operative farmers should be put in a position to finance such an enterprise. They applied to the Government, therefore, for an advance for the purpose. To this application, which was a logical development of the Ministry's policy, the Government agreed, and the *Dáil* (House of Commons) passed the necessary initial financial Resolution *nem. con.* Moreover, the response of farmers to the policy pursued on their behalf exceeding the anticipations of those engaged in organising the new enterprise, a further Vote became necessary to provide them with the credits essential to making a rapid start Loan capital, in addition to shares, is necessary in a new venture like this, and this should easily be procurable ultimately—if not through the joint stock banks, then from the new Agricultural Credit Corporation, to which I shall refer later. The Vote is only needed to bridge the time between an immediate purchase and the perfecting of the organisation, and it is satisfactory that, with the exception of certain questions framed in a critical tone by one Deputy, not representing any political group, no opposition was raised.

By these steps, now in process of completion, the dairying farmers in the Irish Free State may rapidly become master in their own house, the competition for milk between proprietor and co-operator will be eliminated, to the immense gain of the producers who could hitherto be played off against one another. Indeed, the whole industry can be synthesised through the organisation of new societies, the closing of superfluous centres of manufacture and the economic redistribution of those which remain—adequate and essential for covering the whole of the best dairying areas.

Nor is this all. The way is also being cleared for the adoption of the principle of conjoint marketing, or federal sale, as it is

sometimes called. The methods now planned to effect that can only be briefly sketched here. A new body called "Irish Associated Creameries, Limited" (I.A C.) has been registered, to which about two-thirds of the existing dairying societies have already adhered, and which it is anticipated new societies will immediately join, and others of the older societies also, until, in a comparatively brief time, the creamery butter of the State will all, or virtually all, be marketed through this body, whose operations are expected to begin with the opening of the 1928 butter season. The organisation of this body is a joint enterprise. The I.A O S., of course, was involved in its inception. So, too, was a body which represents creamery managers, as the I.A.O.S. represents the farmer membership Realising that the time had come to rebuild the industry they have helped to develop, the Irish Creamery Managers' Association showed its public spirit by helping to start the new body.

Constitution of the I A C

The constitution of the new body, the I A C, which is open both to societies and to individuals, is democratic, shareholding being proportioned to the amount of trade contributed to the joint venture, voting being by membership, not by capital, payment of interest being fixed and limited by the rules, administration being in the hands of an elected committee, and fundamental rules being subject to a majority vote at General Meetings. In these rules, subject, may I repeat, to alteration only by the General Meeting, the I.A C has followed in the main the model first set up in Ireland by the I A.O S—the rules for all of whose affiliated societies were originally based upon those of the English Co-operative Union, modified only when and as circumstances showed that minor alterations were necessary.

The regulations between the I A.C. and its constituent

members will be subject to a binding, terminable and renewable contract. Three years has been fixed as the initial period, and within that term it is part of the agreement that all butter produced by the member-societies for export to Great Britain shall be sold through the I.A.C with the exception of 6 cwt. per week (no single consignment sold outside the contract to exceed 3 cwt). Payment for the butter so marketed will be made within a fortnight of the sale, *excepting in the unusual event of butter being* cold-stored during a severe slump, and on this an advance may be made; but it is the policy of the organisation to aim at "feeding" the market on the system now generally called "orderly marketing," and not to cold-store whenever that usually undesirable course is avoidable.

The system, it will be seen, is simple but comprehensive, sufficiently precise to effect the advantages usually secured by control conditions, but not so inflexible as to prove arbitrary to the producers, irksome to the public, or unworkable through the usual existing trade channels. Thus, whilst it is contemplated that payment to producing creameries shall be on the average market price received at the date of marketing, for the total produce sold, power is reserved to the Association to pay special *prices in exceptional cases for special quality.*

Until the scheme is actually at work it would be rash to predict for it the perfect degree of success which its initiators are rightly setting themselves to work towards; but some palpable advantages inherent in the scheme may be briefly indicated. With the elimination of certain risks (and in chief the risk of exploitation) and of such uncertainties in price as arise when butters of unequal qualities are marketed in competition, or on consignment, in uncertain quantities, under a common designation and on a market they have helped to upset, there should follow increased stability and with that a new confidence on the part of the farmer

that he will be duly reimbursed with the highest price the market allows. He should follow this up in a spirit of new zeal by breeding the best cattle, treating them in the best way, and giving the creamery the richest milk our country produces It will be within the power of the creamery to make of this best milk the best butter (using that simple superlative, for once, in an absolute sense), and it will then be for the I A C. to see (by supervision, instruction, and, above all, by price results) that adequate compensation is given to the farmer for his improved effort, to the local creamery for intelligent management, and to the marketing body itself, by an expanding and successful trade, for its knowledge, skill and efficiency. It is not to be supposed that everything will go right from the sale of the first pound of butter thus marketed, but even a short time should show improvement, and in a reasonable time the whole make of Irish creamery butter should come into its own Moreover, a body acting for virtually the whole output of the Irish Free State should in time profoundly affect the butter industry of the State It should bring about more rational transit conditions, from the standpoint not only of the producers but of the public, and even of the railway companies themselves. For, facilities in respect of refrigeration and transit, which are desirable and even essential to success, are frequently not "a commercial proposition" when sought for on behalf of fragmentary, uneven and sporadic business. But with the whole industry acting as one powerful commercial unit such facilities cease to be concessions. They become the normal rule of the road.

Credit Societies and State Aid

The reconstruction of the I A O S and the new scheme just discussed have thrown upon a small staff, also engaged in the ordinary duties of organising, inspecting and advising societies new and old, an exceptionally heavy burden of work, to which

there was added an additional duty arising out of the Government's credit scheme, already briefly indicated. Students of the Raiffeisen System (adopted, with modifications, in Ireland for the organisation of credit societies) will be interested in the Government's utilisation of that administrative form as a basis for making loans to farmers who need to restock their farms They may not perhaps approve of the formation of an *ad hoc* society merely for the purchase of cattle; and, whilst the I.A O.S. has accepted the responsibility of organising a few such societies in districts where no other means could be found, it is hoped that these societies will develop normally and be utilised as a basis for short-term loans, as other credit societies are used, for all the occasions upon which a nine to eighteen months' loan is so often a boon or even a necessity.

Meanwhile, a number of societies have been formed in connection with the Government's credit schemes, of which there are two. In the one, the Department of Agriculture makes advances to approved societies, interest free, for three years, in the proportion of £2 for each £1 locally deposited in the society; in the other, where deposits are not obtainable, advances are made at 3 per cent. In both schemes the credit society relends to its farmer members at 5 per cent. Profits are put into an inalienable Reserve Fund. The State retains the right to recall advances if they are improperly utilised or badly administered, to lessen the period of repayment, to decide the amount they advance, and to satisfy themselves that the money is properly handled. In both schemes a recommendation from the I.A.O.S. is a prerequisite of the advance, and satisfactory reports from that body a condition of its continuance. The amounts so far advanced are small; the aggregate is just under £70,000 and the average per society £1,400 for some fifty societies old and new; but if the scheme achieves its objectives, the co-operative credit society considered

as a social service will have received a needed impetus. The system had suffered during the war and post-war years from the inability of the I.A.O.S. to organise new societies or give the old ones the inspection they needed (services it is impossible to render where an almost empty treasury demands that money shall only be spent upon societies which can give some reasonable monetary return, as credit societies cannot do), and it had reached a point where its very success in the years of boom, by enabling farmers to buy cattle and resell them profitably, had tempted many to sell off their stock, neglect their society, and only return to seek its help too late, after it had been starved by this neglect, beyond the stage at which recuperation could be effected without complete reorganisation. Believing, as I do, in the value of this type of credit for small farmers, I watch with a hopeful interest (though not unmixed with solicitude) for the ultimate success of the Government's schemes, a success which in my judgment is dependent largely on there being sufficient money available for adequate inspection, such as will check tardiness in repayment, duplication or renewal of loans, inefficiency in secretarial or committee work, or (more than all else) the application of the loans to purposes other than those economic or self-reproductive purposes for which Raiffeisen, Schulze-Delitszch, Luzzatti and the other pioneers devised their ingenious schemes.

The Banking Commission's Report

It would not be possible within the scope of this article to cover the whole field of co-operative credit in Ireland, still less to discuss those large problems of agricultural credit generally upon which the Banking Commission appointed in 1926 have reported so fully and so much in accord with the evidence of the several witnesses who approached the question of farm credits from the standpoint of co-operative principle and practical

experience. I can only record a few outstanding results of the Banking Commission's Report. It had as its Chairman a man of wide knowledge and tried experience in Mr. H. Parker Willis, assisted by other noted experts; the Chairman of the Sub-Committee on Agricultural Credit, Mr. Lionel Smith Gordon, a member of the Horace Plunkett Foundation, had had the double experience of being both a member of the Committee of the I.A O S. (on whose staff he had first served as an Assistant Secretary) and of being Secretary of the National Land Bank, an organisation originally formed to facilitate the purchase of land on co-operative lines.

That part of the Commission's Report which dealt with the farmers' problems has recommended the utilisation for short-term loans of societies of the existing type (which work on unlimited liability and build up an inalienable reserve fund, but can be adapted to limited liability with small share holding and strict limitations of interests on share), and its approval of the system is valuable Its chief recommendation, however, is intended to go beyond the credits needed for the ordinary working capital of the farm, and, in definitely recommending the formation of an Agricultural Credit Corporation to facilitate long-term agricultural credits, it set the Government a head line which they were prompt to follow, the Agricultural Credit Act, 1927, providing the machinery for such a corporation, for which the public will be asked to provide capital in shares, the Government making up any deficiency below the minimum of £500,000 offered for subscription—£300,000 by the public and £200,000 by the Irish banks A system of chattel mortgages has been devised to meet the needs of farmers requiring to raise long-term loans which present banking facilities do not cover, but for which the business of farming is usually a good cover. It is hoped that productive co-operative societies will be able to raise loans under the Act.

It is too soon to forecast probabilities, as the machinery for running the Corporation—registered on the day preceding the writing of this article—has not been assembled yet But the need for more capital in the constructive work which the Corporation sets out to accomplish, some of which is detailed above, is considerable. It is at least to the good that, partly through the activities already discussed here and partly, no doubt, because of the attention devoted by the Commission, the Government, the I A O S and the Press to the farmer's needs, joint stock banks, which had grown somewhat farm-shy of late, after the difficult experiences inevitable in an agricultural slump, have recently shown a renewal of interest in this essential branch of the financing of industrial Ireland.

As will have occurred to the reader, the great creamery industry in its new developments will be in need of continuous and increasing credits, and whilst the Government are helping in this (and farmers themselves are also expected to do so) no one who understands the farming mind will expect the tiller of the soil to find all the necessary cash. As to Government, experience proves that absolute dependence should not be placed for the financing of the movement upon the State alone, and our hopes in Ireland must be for a judicious mixture of self-help and State aid, with a continuance on the part of the Government of a readiness to utilise and, at the same time, to foster agricultural co-operation.

Problems of the Rural "Store"

The Agricultural Credit Act moves in that direction, although it estops from participating in the facilities to be provided for co-operative societies, such of them as deal in domestic requirements, *i.e.* the so-called rural co-operative "stores." Now, the problem of this type of co-operation is fraught with difficulty. No thinking friend of the working farmer challenges the necessity

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of liberating him from the imposts on his industry involved in unnecessary middle agencies whose profits make a toll he cannot pay. But the distributive society as a "seed and manure agency," pure and simple, has not proved adequate to protect him. Not only must it be supplemented by a trade federation or Wholesale Society, accepting moral obligations, hitherto very often only observed "in the breach," it must do a business big enough to meet overhead expenses; it must, if it would retain the farmer's support, obtain for him other commodities besides those he puts into the land. But coal and feeding stuffs bring scarcely more money into a society's till than they take out of it. Moreover, the farmer who does not purchase the raw materials of his business from the local dealer will often have to pay, in the high charges levied upon his domestic purchases, for this lack of subservience. He may even be boycotted or refused necessities in the local shops The agricultural society is thus driven to undertake a domestic requirements business

But this involves better business knowledge than is usual amongst the farmers who constitute committees of management, and who are thus driven to rely almost wholly for success upon a manager who, if well paid, constitutes a heavy charge upon a small business, and if underpaid is seldom so efficient as not to be dear at the price! This problem may settle itself, as the somewhat similar question of providing creamery facilities in relatively small milk-producing areas has done, by the adoption of the principle of a "central" with a ring of "auxiliaries" raying out from the centre. Or our Wholesale Society, which has had less support than its courageous struggle to free farmers from the exploitation of petty piracy deserves, may devise a scheme in which an assured business will be followed by relative immunity from the risks at present run. However the future settles itself, the I.A.O.S cannot, I think, leave the question where it stands today.

A business of over £800,000, the turnover reached in each of the years 1924 and 1925, is neither big enough to be satisfactory nor so small that it may be ignored, and this aspect of the movement cannot permanently be overlooked.

In our existing circumstances the motto "first things first" has had to be observed, both for economic and political reasons, and, as we have seen, the first things are dairying and credit. But as soon as these outstanding questions are in a fair way of being settled, a demand will almost certainly arise to apply co-operation more persistently in those fields of action where dairying is not the key to the local agricultural economy and where the credit society will not in itself put the farmer who works a barely economic holding on his feet. Whether by developing a new type of agricultural society or by helping him to market produce such as sheep, pigs, eggs, wool and perhaps surplus crops, his needs will claim attention. Sugar beet is encouraged by the State, but has not been co-operatised as yet Eggs are a source of great potential wealth in Ireland Sheep are a fairly paying stock, but the wool is seldom efficiently marketed. Bacon is a staple industry, and three societies are working it co-operatively, the latest comer, Irish Meat Limited, having started a promising business on broad but cautious lines during the current year.

Need of New Co-operative Law

These are the directions in which new developments are to be expected, once the innovations I have tried to sketch have struck sufficiently deep roots and evince enough evidence of growth to warrant the diversion from them of the thoughts and energies of the few workers on whom the initiation of new effort devolves. For the moment these innovations make insistent demands, and the success of any other new adventure will be affected if not determined by their results. These results must turn in

the main, I think, on three conditions: a moral, an economic, and, in the non-political sense, a political condition. Taking these in inverse order, it has been seen that the Government has interested itself both legislatively and administratively in co-operation. But the financial resolutions which enable farmers to co-operatise dairying, and the Agricultural Credit Act, are, we may assume, only instalments of a wider policy. In fact, a Co-operative Bill is overdue, and its early inception is anticipated. Neither the Industrial and Provident Societies Acts, nor those provisions of the Friendly Societies Acts which were improvised by the British Treasury over thirty years ago, to enable credit societies to obtain their semi-incorporate (and not very adequate) powers, cover between them the contractual and other requirements of co-operative legislation. Most of the Dominion legislatures have adopted co-operative laws. Grain, tobacco, dairying, in fact the staple crops of two hemispheres, are provided for by legislative enactments, not only within the British Commonwealth but in greater or lesser degree in the United States, most of the South-American Republics, and the Balkan and Succession States of Europe It is inevitable that in Ireland, too, new conditions should involve new legislation.

Whether and how far it will prove possible to tighten the obligation of the farmer to his society and of a society to its central organisations without loss of initiative, independence and the economic *morale* which proceeds from these industrial virtues, I am not in a position to prophesy. But if twenty-nine years' knowledge of the strengths and weaknesses of this movement (which I became acquainted with during its first decade of tried and uncertain life, and which I now know for what, even in a changing world, one may call a permanent part of our national economy) has taught me anything, it is that, however urgent it may be to strengthen our contractual system, to set the pace for

efficiency in our farm business, and to adjust the financial burdens and obligations to be borne by co-operative farmers, as well as to assure to them the full and equitable fruition of their efforts—all of which I assume our new co-operative law will contemplate—none of these things are as vital as two other conditions, each of them essential to any movement which intends to outlive the generation in which it is first conceived. The first of these is the continued existence of a voluntary organising body independent of the State but interdependent, each with each, for mutual guidance, assistance, perhaps friendly criticism. It will be to the State's interest to provide necessary funds for a body which, as not itself trading for profit, shall have no interests clashing with co-operative principle or corrupting co-operative practice Only so, experience proves, will the best be got out of the farmers, and therefore out of the land But it will be to the farmer's interest to see that his Organisation Society is not solely dependent upon the State. Governments and parties come and go, the land and the farmers remain, the indestructible basis of the material and moral wealth of the nation. The existence of an organising body is virtually essential to a system at once so stable and so flexible as agricultural co-operation, which is neither a fixed and unvarying dogma, like State socialism, nor merely a fluctuating empiricism, like undiluted capitalism By the device of the Agricultural Organisation Society Ireland has made a contribution to rural civilisation. It is for future Irish Governments to continue and extend this simple scheme, neither discouraging nor dominating one of the best safeguards of practical democracy.

But there is one thing of more value than any organisation, that is the *morale* of the farmer himself I have adverted to independence. We need even more to develop loyalty, which the untrained mind is liable to esteem a merely "sentimental" quality. It is in fact a most practical one, if somewhat complex

in its implications. Unless the members of a co-operative society develop a sense of solidarity, and with it an understanding that each of them should think of a unit in which he and others must be ready to make common sacrifices for the common good, if he is to reap ultimate advantage, the taunt that co-operation is general and co-operators few will be merely a prelude to ultimate failure Those who have followed the history of the movement either in Great Britain or in Ireland will, I think, agree that this is our weak spot. There have been splendid exceptions, but the habit of allowing others to take the early and heavy share of the financial risk in organising a society, the tardiness to give it all one's business or one's raw material until one is assured that "the neighbours" will do so, the readiness to reap where one has not sown—not confined to any country—make it essential that the organising body must try to devise more equitable financial methods for its offspring and teach them to distribute the business burdens equitably over the membership This, however, it can only do if it is itself effectively supported. Every affiliated society should realise that unless it supports the central body, that body will either cease to function or it will be thrown more and more upon the State, until, in the end, it will become, at the best, a quasi-Government body and not a farmers' organisation. This is an aspect of the situation which people who have more leisure than their neighbours, and whose education and standing in their own countryside gives them influence, should consider.

The Gallant Fight of the U.A.O.S.

I desire before closing this review of present tendencies in Ireland to emphasise the appreciation and sympathy with which we, who work outside it, watch the fine effort of a smaller, younger organisation than ours—the Ulster Agricultural Organisation Society—to continue the tradition and develop the practice which

the six counties took over from the I.A O S at the date when partition altered the course of Irish co-operative history. Senator Harold Barbour, the President of the U A.O S., and his fellow-committeemen have had an uphill struggle in carrying on the work with meagre resources, at first with no State assistance and ultimately with a grant of £200, which the last published report states, with mild acerbity, "was accepted with regret because it was entirely inadequate to allow for the appointment of an organiser who could devote his whole time to visiting the societies." That progress was possible in the U A O S. is due (after the fact that agricultural co-operation is too sound a system not to justify itself where it is applied with discrimination) to the enthusiasm of a few public-spirited supporters and to the zeal and unflagging attention of a staff of two Yet progress there has been Of course, the movement within the area has its weaknesses, and what I have written in regard to the farmers organised under the ægis of the I A O S applies in some cases there, perhaps even more markedly But if the support of the parent body is not so great as optimism might anticipate, the payments from the affiliated societies of £560 19s 1d in 1926 is proof that they value the advice and fostering care extended to them During 1925 these societies had done an aggregate business of £1,357,296, which included turning 13,622,330 gallons of milk into butter. This turnover represents eighty-one creameries doing a trade of £915,875 The remainder of the turnover for the area (£441,471) is made up mainly of the business of the agricultural trading societies, poultry keepers' and flax societies, the first-named being much greater than the remainder These societies, as the President pointed out in his address to the U.A O S. General Meeting on March 10, 1927, made real progress during 1926, for which year also there was an increase of 20 per cent. on the 1925 milk supply (the figure for which I have quoted),

and further gains arose in an increased price for flax and in the advance made by the system of purchasing eggs by weight—a reform for which the I.A.O.S. agitated all over Ireland almost since its earliest days.

There are, moreover, several signs of vitality in the movement. There is relatively more share capital in proportion to trade in Northern Ireland than in the twenty-six counties, and a smaller proportion of loan capital to share capital. The creamery interest is a less dominating factor in the movement, and there seems to have been more progress relatively in the rural stores, though all over Ireland this side of co-operative work leaves a good deal to be desired Attention was called to collective selling at the Society's last General Meeting by Mr. Richmond Nolle, one of its principal spokesmen and oldest workers, and there is certainly work to be done in this direction all over Ireland.

Whilst the Northern Government has not so far either boldly adopted a "whole hog" co-operative agricultural policy nor, as yet, framed legislation similar to the Dairy Produce Act of the Irish Free State, sanguine observers of the friendly relations between the U.A.O S. and the Northern Government (as seen, for instance, in the Society's practical advocacy of the Government's milk-recording schemes and in the Government's adoption, in its Marketing of Eggs Act, of methods projected long since by the Society) will not despair that these beginnings of common policy and the recognition, even if as yet but microscopic, that the Society is a proper object for financial aid, may lead to such interrelations between the Government and the movement as have grown up in the rest of Ireland. Also, it is certainly a step in the right direction that the Secretary of the U.A.O.S., Mr. J. J. Johnston, without whose work the progress recorded would have been impossible, has been appointed as a member of the Government's Advisory Committee on Dairying.

The Inherent Unity of Ireland

If from rather faint but not unpromising beginnings there is developed in Northern Ireland a policy, not necessarily identical in detail but similar in spirit and aim with that theory of " State aid for organised self-help " which we have seen is much more than theory, is it too much to hope that greater things may happen ? In our little island, one in the inception of its agricultural co-operative movement, one in its agricultural economy, in its potential wealth, more at one perhaps in its strengths and weaknesses than is commonly recognised on either side of " the border "—may it not yet be found possible to work out a scheme of joint co-operative activity as applied to our chief industry which would bring increased assurance of prosperity to each of our thirty-two counties, and with it some measure of healing to people whom political estrangements have made sore, but who are natural allies in a common difficulty, the rescue of the oldest industry from the perils which beset it ? One worker who has kindly memories of co-operative work done in every one of those thirty-two counties cannot choose but wish it so.

AGRICULTURAL CO-OPERATION IN SCOTLAND

BY

H M CONACHER.

THE rural economy of Scotland differs in the regions lying north and south of the Grampians respectively, with this exception, that the lowland area lying round the shores of the Moray Firth from Aberdeenshire round to the south-east of Sutherland is to be classed rather with the arable districts south of the Grampians.

North and west of the Grampians the mainland is divided among large sheep farms, deer forests and crofter townships. In the Hebrides the land is now mostly distributed among crofter townships. In the Orkneys and Shetlands there are more small farms and fewer small crofts.

The rest of Scotland is given up largely to arable and dairy farming in "family farms" in the north-east and south-west, and larger farms in the East Coast counties The Grampians themselves and the Southern Uplands, which stretch from Berwickshire to Wigtownshire, so far as put to any productive use, are mainly devoted to sheep farming. The hill sheep-farm areas do not give much opening for "co-operation" on ordinary lines, except in the sale of wool In the east and south-east most of the farmers are working on a scale which makes them independent of co-operation for certain needs. It is rather in the dairying districts of the south-west and the smaller farms of Aberdeenshire and the north-east that "co-operation" has been resorted to. The island county of Orkney might also be classed with the north-east for this purpose.

It is in the Scottish crofting counties that a "peasantry"

survives, different from the small farmers of Aberdeenshire and the north-east, in that they provide their own houses and steadings.

In the north-western part of Scotland the crofters are more numerous in the islands than on the mainland Hence, if it is among peasants that co-operation is most useful, one might expect some signs of it in these districts Yet such co-operative societies as exist are not very flourishing Attempts have been made to promote the co-operative sale of eggs in order to secure the crofters better prices than they get from the local merchants, with whom the eggs are the subject of " truck " or barter. Yet, except in Argyllshire, few societies in the north-west do much trade in eggs The failure to combine for the sale of eggs is, however, only part of a general failure to keep poultry on modern lines. Naturally enough, in such regions the importation of grain to feed poultry is but little known The crofters generally, in fact, are acquainted with but little livestock husbandry except the raising of stirks and sheep They are slow to take up any new projects Thus in Skye and Argyll attempts to induce the crofters to keep milch cows and send their milk to be made into cheese at a local cheese factory have come to little They are so out of the world that they find it difficult to realise that milk sent to be made into cheese will not fetch as high a price as milk sold fresh Further, in Argyll the country is so much resorted to by summer visitors that for three months there is a market for fresh milk It should perhaps also be put down to the credit of the crofter that he would not care to bind himself to send milk regularly to a cheese factory, if this meant stinting his own family

So it is only in Orkney that co-operative societies for the disposal of produce thrive. They sell great quantities of eggs and import agricultural requisites by such machinery. Like town

co-operators, too, they use their societies for satisfying household needs. The Orkney crofter, however, is more of a small farmer, like the Aberdeenshire small farmer.

If, however, the crofter of the north-west does not co-operate in the recognised fashion, it is worth asking the question whether he does not do so in his own way. In one direction he does. It is well known that the normal crofter township includes a large area of common grazings, which are largely used to pasture the sheep. It is not at all uncommon for the township to own a club stock It will be seen that this implies a considerable advance in management, since any one crofter does not own but shares in the common undertaking It is managed by a Committee, and the herding is done by a hired shepherd. The system has this merit, among others, that it avoids the drawback of having a number of sheep dogs barking on the hillsides. In all new settlements formed by the Board of Agriculture it is stipulated that the township shall have a club stock. This is the easier done as the new holders cannot find enough money to take over the whole of the stock already on the land (which has usually been a sheep farm) and have to come to the Board for a loan for that purpose. The Land Court in their recent Report proclaim the merits of the system and plead for the use of their general supervision of common grazings to enforce the more general adoption of it. This would not be too easy, but it is manifest that the gradual replacement of the individual stocks by a club stock would lead to an improvement *in the crofters' sheep stock as a whole, and to less laborious* but more efficient herding. An influence towards uniform quality of stock has certainly been exercised already by the cheap service of selected tups for which grants are made from public funds. The Board of Agriculture, in placing tups for the season, seek to have a responsible Committee to deal with, such as exists for the management of crofters' common grazings.

Though one cannot say much for the development of co-operative enterprises of the normal type in the north-west, still essays in co-operative dairying can now be reported in parts of Scotland other than the south-west. Inverness has a successful society of fifteen years' standing. In the far north a co-operative dairy society has lately been started at Wick, which now seems to have got over its initial difficulties.

Similar societies are projected at Kirkwall in Orkney and at Kyle of Lochalsh, the terminus of the railway on the west coast of Ross-shire. If this latter project succeeds, it should be able to send some milk to Stornoway, which imports it from the Moray Firth district. It is not unnatural to hear of a dairy society being formed at Falkirk, as there are many dairy farms in the county of Stirling, and already one co-operative dairy in the county has a turnover of £28,500.

In the south-west the older co-operative dairy societies in Ayrshire hold their own, and the four started in 1919 and 1920 seem to have succeeded. Of all the dairy societies in the south-west, however, the greatest turnover has to be recorded for the Galloway Creamery Association at Stranraer, *i.e.* £148,193, and second to it comes the Stewartry (of Kirkcudbright) Dairy Association, with a turnover of £81,510.

There are in Scotland two or three farmers' co-operative societies of more than local importance. Perhaps the most striking of these is the North-Eastern Society, with its headquarters at Aberdeen. The shareholders now number 2,785, and the subscribed capital is £23,893, of which only £10,615 has been called up and paid. There is a reserve fund of £4,100. The sales in 1926 amounted to £151,898, and for the first six months of 1927 £127,251. As, however, the greater part of the buying takes place in the first half of the year, the total sales for 1927 are not likely to exceed £180,000. The Society has build-

ings in Aberdeen occupying 1¼ acres, with a total floor space of 56,000 square feet The cost of the building was approximately £17,000, but their estimated value stands in the Society's books as £12,810. The Society has apparently so won the confidence of the Aberdeenshire farmers that it now gets the pick of the trade in feeding stuffs and fertilisers in the county, though two or three firms that deal in these articles are operating in the area. The Society was built up originally—it started in 1906—by a group of Aberdeenshire farmers, but its members are now drawn from a fairly wide area in the north-east of Scotland. It is prepared also to do a selling business for its members, if desired.

The promotion of co-operation among farmers in Scotland is in the hands of the Scottish Agricultural Organisation Society. This body has shown considerable enterprise and initiative in the last few years The composition of its executive is now on a broadened basis. Besides those members which represent the original promoters of the Society—and they include more farmer members than formerly—and persons appointed by the three Agricultural Colleges, there are members appointed by the National Farmers' Union The greater interest taken in the work of the Society by that body shows that Scottish farmers are coming to believe in collective bargaining and other forms of concerted action. The Union has carefully chosen its representatives on the Executive Committee, and their presence means a definite addition of agricultural experience to the deliberations of the Committee

The National Farmers' Union, Scottish Chamber of Agriculture and Highland and Agricultural Society, all make contributions to the funds of the Society. There can be little doubt that the feeling that the leading agricultural bodies in Scotland believe in its work has given the Society greater confidence.

Something better than the formation and guiding of small local societies now seemed expected of it. Hence it has recently undertaken more ambitious schemes than formerly, all more or less in the direction of co-operative marketing, this is the side of co-operative action of which the farming community have recently come to realise the necessity.

The relation of the National Farmers' Union to the Society is not unlike that of the French agricultural syndicates to the particular organs of co-operative action which have been set up in agricultural France. The syndicates make articulate the demands of the farming community, while the co-operative institutions execute the necessary measures.

The Scottish Agricultural Organisation Society have just re-elected Major M Sprot of Riddell, Lilliesleaf, Roxburghshire, who has acted as President for the past three years, to a further term of office Major Sprot has shown great energy and enthusiasm in his work, he has a wide knowledge of agriculture and at the same time is conciliatory and unassuming in his manner.

Wool and milk are the two products in which the Scottish Agricultural Organisation Society have recently interested themselves by way of attempting co-operative marketing on a larger scale than has hitherto been attempted on behalf of Scottish farmers Major Sprot was able to report at the annual meeting of the Society in March, 1927, that the Scottish Wool Growers, Ltd., had been registered (in November, 1926) under the Industrial and Provident Societies Act. The venture should be successful since it proceeded " from a demand for better marketing methods on the part of producers themselves," and could rely on " guaranteed support, both financial and otherwise, and competent management "

The Society apparently has found a readiness on the part of

manufacturers at home and some of the buyers in foreign countries to deal with it.

The Society has set about its work by inviting hints from the wool spinners as to the directions in which the quality of the wool might be improved

The proposed Scottish Milk Agency is at an earlier stage of formation. Its promoters have declared that it will not be proceeded with unless it has guaranteed supplies equal to 60 per cent. of the estimated requirements of Glasgow and Clyde Valley, as ascertained by the Committee.

In the initial stages the undertaking is to be managed by a Committee equally composed of representatives of the Farmers' Co-operative Dairy Associations and the National Farmers' Union of Scotland

Individual producers not belonging to any existing societies are invited to come into the agency, which will be a society registered under the Industrial and Provident Societies Act.

Members are to undertake for three years to sell through the agency all milk which would normally be sold in liquid form; an estimate of their available supplies will have to be made by them. On its side the agency guarantees prices for the supplies. "Basic prices" are to be fixed by the agency from time to time.

Milk selling in the Glasgow area has already been the subject of collective bargaining between representatives of the dairy farmers and the distributing organisations. The new movement may perhaps be regarded as an attempt to put matters on a more permanent footing.

If the new venture is a success, it will probably lead to a more extensive use of the existing milk depots, and perhaps the formation of some new ones. Indeed, if it is hoped to get a higher price for milk, it will only come about if the associated producers secure certain economies in handling.

Milk is something of a monopoly, and a higher price will not be obtained from the consumer

The Scottish Agricultural Organisation also tried their hand at doing something for the pig feeder in Scotland. Thinking that the prohibition of the import of pig carcases from abroad was a good opportunity for stirring up the Scottish producer, they called a conference, supported by the chief agricultural bodies in Scotland and the Scottish Pig Breeders' Association. A Committee was appointed to consider the whole question of pig-keeping in Scotland The Committee seem to have done their work thoroughly They have had the courage to express their opinion as to the right kind of pig; in their view breeders should stick to one pure breed—the large white—and three crosses: a large white boar with a middle white cross, a Berkshire cross, and a large black cross.

" The objective of all commercial breeders should be to produce pigs which, if not sold as porkers, can be fed on to the Prime Baconer stage—to scale 150 to 170 lbs dead weight."

In this connection it may be mentioned that the Society tried also to keep the Stirling Bacon Factory going by forming a Co-operative Society to carry it on, but a sufficient supply of pigs did not appear to be forthcoming. A few years back two groups of persons set up bacon factories at Perth and Stirling (which towns are about thirty miles apart) in a district in which no great number of pigs are raised. Both enterprises seem to have failed. Though the promoters were mainly agriculturists, they registered the undertakings under the Companies Acts and not under the Industrial and Provident Societies Acts, so that technically they were not co-operative undertakings.

It seems that in Great Britain the co-operative bacon factory may always be run at a hazard, because in this country there is a market for fresh pork as well as for bacon. The pig feeder,

therefore, will always want to retain a certain freedom to send his pigs to the market for pork, if prices tempt him. Unfortunately, a rather costly instrument of production like a bacon factory cannot be maintained under such conditions The Danish feeder is more single-hearted: he sells his pig to be made into bacon all the time. Also he breeds the best kind of pig for bacon.

THE AGRICULTURAL MOVEMENT IN WALES

BY

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I HISTORICAL INTRODUCTION

IT is significant that the agricultural co-operative movement in the British Isles began to take definite shape after the close of the nineteenth century, when economic hopes and efforts were beginning to rise after the depression of the early nineties. The crisis in cereal production had been almost world-wide. Changes in the trade and in the prices of meat and livestock produce had occurred, and further changes were threatened. But not only were products of farms changing and their prices uncertain, new methods in production were being introduced New materials were becoming available, and British farming was changing from the conditions of a mainly self-supporting economy to conditions more approaching those of a manufacturing industry. The growth of the co-operative movement is an indication of the way in which changed conditions produce new business methods. Farmers were then being faced with increasing foreign competition, not merely in supplying this country with cereals, but also meat and animal foodstuffs generally. They looked, as they are still looking, for a partial solution of difficulties to the improvement of markets on the one hand, and to the reduction of costs on the other. Reason, and possibly instinct, seemed to show that the attainment of both these objects involved the supplanting of individual by collective action in the matter of purchase and sale.

The farmers of Wales had never been so dependent upon the

cereal markets as those of some parts of England. Nevertheless, they felt the effects of changes in these markets. Whereas they had previously grown a large part, probably most, of the cereal foods consumed by their families and their livestock, during the years round the change of the centuries they began to find that their needs could be supplied in other ways As their chief interests were in livestock and their products, Welsh farmers were naturally interested in the methods adopted by their competitors, especially of the neighbouring country of Ireland, whence they received their most potent ideas in trading organisation.

In 1901 the work of creating the collective point of view was undertaken in England and Wales by the A.O.S., which, for about twenty years, generally directed and fostered the movement by propaganda and advisory work. Experience taught the Society that conditions over different parts of the country were so varied that a certain amount of decentralisation was advisable. This departure, as far as the Principality was concerned, resulted in a North Wales branch being formed in 1910, followed by a South Wales branch in 1914. This arrangement continued until 1919, when a Welsh Provincial Council took over the work in Wales, subject to the general control of the A O.S Council. In 1922, when, for financial reasons, the A.O.S. had to curtail its activity, Wales decided to form an Agricultural Organisation Society of its own. For about five years this Organisation has done valuable service to the movement in Wales. Another central organisation —Stapleton-Cotton House—was established in 1919 to carry on propaganda and advisory work in North Wales It also provided some accounting and trading services. The W.A.O.S. and Stapleton-Cotton House worked in close relations with each other, but each has now been forced to reduce its activities. The two central organisations for propaganda and advisory work have both suffered from the financial and moral effect of failures

of trading societies which were not due to their negligence or to defects in their policies They have also suffered because only the better-established societies, which need least assistance, have been able to maintain their financial position since about 1920. The weakening societies, needing most assistance, were least able to support the central organisations And while a number of existing societies were weakening, sometimes failing and disappearing, there could be little opportunity of general and useful propaganda Some of the established societies have contributed in generous measures to these central organisations, but others in their days of security were inclined to forget the days of their struggles.[1]

The ready response which Wales made to early efforts in agricultural organisation can be attributed largely to the topographical and economic features of the country. Wales is mainly a hilly country, not too well supplied with good road and rail transport. Consequently there was ample room for the organisation of collective purchase of requisites in districts remote from centres of distribution so that freight costs could be reduced. On the other hand, distributors in many isolated areas had partial monopolies which farmers were anxious to challenge. New raw materials, such as concentrated foodstuffs and fertilisers, and the greater use of purchased seeds, brought new trading conditions. There was need for securing honesty as well as economy in the purchase of materials whose qualities could not always be judged by the senses Where individual farmers, and often farming communities, were living isolated from the sources of cheap and reliable information there was ample opportunity for the practices of the less reputable traders in new goods, and need of protection

[1] Arrangements have been made between the W.A O S and the University College, Aberystwyth, whereby the trading and financial advisory work hitherto done by the Society may be carried on by the Agricultural Economics Department of University College.

even from honest traders who had comparatively little experience of the goods they handled. And whatever else the co-operative trading in requisites may have done, it has brought a high standard of honesty and service into this class of trade.

The same conditions of transport and communication, together with the fact that consuming centres were either concentrated in one or two parts of the Principality or in industrial England, produced an acute marketing problem, for the solution of which farmers looked to co-operation. There was also another aspect of the economy of Welsh farming which theoretically at least provided a fruitful field for collective effort. At the close of the nineteenth century, to a larger extent than even today, a store stock-raising system was practised in Wales, with the result that income was largely concentrated into two seasons of the year. Thus the need for credit was often serious and the co-operative movement might have provided this additional service.

But, looking at actual developments, the movement has been fairly conservative in scope, and little has been done in some of the most important fields of co-operative activity. As elsewhere in Great Britain, the organisation of joint purchase has been the easiest and most successful form of business. By 1903 about sixteen requisite societies, with a turnover of nearly £16,000 a year, were trading in the Principality, and by the beginning of the war there were nearly seventy societies doing a trade of about £400,000. The abnormal conditions produced by the war proved a boon to these societies, since farmers often found difficulty in securing their requirements and turned to co-operation for better service on more favourable terms. Consequently, from 1914 to 1919 there was a substantial increase in the number of societies, in membership and turnover. Prices were, of course, inflated, but trading was an easy matter when supplies were obtainable, with the result that most societies were able to build up

substantial reserves during this period, and at the same time extend their area of operation. After the peak of prices and prosperity in 1920, some requisite societies suffered losses in the post-war slump, but failures in this branch have been few, and the majority are now in a fairly healthy position.

Practically from their inception some of the requisite societies undertook the marketing of farm produce. At one time or other several have undertaken the selling of eggs or butter, or both, on behalf of their members. Other societies in response to local requirements sold grain, dairy produce and wool.

A few societies, on the other hand, were formed with the express purpose of marketing produce for members. These were chiefly concerned with the disposal of eggs, the manufacture and sale of dairy products, and one or two societies entered the meat trade as wholesalers or as bacon curers. In common with other areas, Wales has its records of failures in this sphere of co-operative organisation. There is now only one produce society which has been trading without interruption since pre-war days, whereas a number of societies for the manufacture and marketing of produce have gone out of business within the last two or three years. Some such societies have unfortunately been of great disservice in that disastrous failures have at times tried the faith of farmers in the movement and entailed agriculturists in heavy financial burdens. Past experience invites the conclusion that the co-operative sale of produce cannot be conducted successfully without a changed attitude on the part of suppliers, and the accumulation of more technical knowledge and better market intelligence on the part of co-operative managers.

Wherever finished commodities leave the farms, as where live-stock is fattened or products like butter or cheese are made, there is ample room for the development of co-operative organisation for marketing, manipulation or treatment of products and

wholesale distribution Also, where products like raw milk have to leave farms there are opportunities for co-operative organisation of manufacture and marketing of products. But over large areas of the Principality the chief output of the farms is store stock, which is not finished in the same area or, frequently, even within the country. Trade is of an intermediate character between a producer of one stage and the producer of another. Marketing must proceed on simple lines, and here the private dealer is deeply entrenched. The functions, even the characters, of the stock dealers of Wales are deeply embedded in the traditions of the country, and farmers cling closely to their known methods of business. They often grumble at the dealer's prices, but they enjoy his visit. And they would need clear proof of efficiency before they entrusted the selling of their livestock to any collective agency.

There have been several minor developments of an interesting character in Wales. In the more industrial areas several societies can claim a good record of service in renting land from county councils and subletting this to their members. Several small-holding societies in Glamorgan and Monmouth have been functioning for years and have gained for themselves good reputations as lessors of land. Moreover, a large number of allotment societies were successfully organised during the war. In connection with two or three of the small-holding societies co-operative credit was taken up, but little has been done generally in this connection, although the demand for credit accommodation has been insistent. In the past little has been done in undertaking the allied work of arranging agricultural insurance, though doubtless there has been room for expansion in this direction. A few societies have interested themselves in developing small rural industries, but their history has not been very encouraging. A small number of societies have greatly improved local marketing conditions for livestock by operating auction marts.

Wales can claim what may now be regarded as the doubtful honour of having started a scheme of centralised purchase of requisites for societies The Farmers' Central Trading Board—later absorbed by the A.W.S.—was the outcome of meetings of managers of South-West Wales societies, which used to be held at Whitland, Carmarthenshire For a short time prior to the formation of the A.W.S. there was a scheme in operation in Anglesey to sell farm produce on similar lines, but the experiment proved impracticable. It is extremely unfortunate that centralised trading, so sound in principle, should have proved so disastrous in practice. The recent failure of the A W S, involving a number of Welsh societies in heavy financial liabilities, has produced among them definite antipathy towards schemes of joint action.

2. Present Scope of the Movement

Agricultural co-operation is well represented in all parts of the Principality, although there is a greater concentration in some parts than others. Relatively, there are fewer societies in the border counties, and in general the English-speaking parts of the Principality contain a smaller number of societies than the more purely Welsh districts The number of registered societies is about equal in North and South Wales, but probably about 70 per cent. of the total trade is done in South Wales. At present there are about ninety registered societies, with a turnover of just over a million pounds per annum The membership of the movement is probably in the neighbourhood of 20,000, which represents over a third of the total number of farmers and allotment holders in Wales. The big bulk of this trade is concerned with supplying farmers with agricultural and household requisites, and between 90 and 95 per cent. of the trade of the movement is in the hands of societies chiefly concerned with supplying requisites. While

there are three societies marketing farm produce entirely, and a small number which manufacture cheese, there are several requisite societies which also sell produce for members. It is difficult to state exactly how much local farm produce is handled by the requisite societies. Most of the corn in Wales is grown for consumption on the farm, and the total supply is not equal to requirements. When corn is sold by one farmer it is most generally bought by another, even though it passes through the books or premises of an intermediary. A number of societies trading in feeding stuffs buy some of their cereal supplies in their own localities, or sell produce for members on agency terms. These sales do not necessarily, even perhaps generally, appear in accounts or returns as sales of farm produce. There are possibilities of increasing this local trading and of more inter-trading between societies in districts having supplies for "local export" and those in "consuming" districts. But at present the sale of produce would account for no more than one-sixth of the total business of the movement.

Although the marketing of produce forms such a small fraction of the total business of societies, it is a matter which deserves attention both on account of its possibilities in the future and its problems in the present. In various districts much attention is now being directed to the existing systems of marketing animal products such as wool, eggs and dairy produce in the form of milk, butter and cheese. Eggs and butter, and in some districts corn, have been dealt with by marketing and general purpose societies for a number of years, so that considerable experience has already been gained. While societies have done a real service in providing their members with a market alternative to that of the travelling higgler or local merchant, they have by no means solved the problem. The experience of all societies trading in produce focuses attention on the very difficult matter of obtaining

regular supplies. Complaints are made, with the appearance of justice, that farmers are extremely disloyal and will patronise the society during glut seasons, while selling to competitors for a small-price advantage in times of scarcity. This problem, which emphasises the intimate connection between the conditions of production and marketing, is an extremely difficult one, and may only be solved by the introduction of a contract system. But, in view of recent developments among foreign competitors, it appears that marketing societies must change their methods considerably if they are to give the type of service which is in demand today. As yet, societies have contributed little to the elevation of the standard of produce. It is true that in the case of eggs some societies are collecting, testing and grading, and have attempted to pay for supplies on a quality basis. But these practices have been experimental, and the difficulty which some societies have experienced recently in finding a suitable market may be largely attributable to the inferior quality of the produce. This also applies to the sale of butter in the Principality, though one society is placing a uniform product on the market by blending all supplies in its own factory. While present conditions of production prevail and alternative methods of selling are available to producers, it is difficult for any one society to do pioneer work in this direction. But co-operative societies can legitimately be called upon to help in meeting the very keen " quality " competition now set up by overseas produce

In the manufacture and sale of dairy produce, there are still a few societies in North Wales which have survived the post-war wreckage. These societies, which were the outcome of the Cheese Schools campaign, have been very badly hit by the prolonged disparity between the price of liquid and converted milk. Their immediate problem is rather different from that of general marketing societies in that the general price has been low and,

in so far as cheese prices may recover, is only of a temporary character. But, assuming that general price improves, the main requirements of assuring regular supplies, good and standard quality products, and reliable markets will always require attention.

As has been mentioned above, the bulk of the trade of co-operative societies in Wales is concerned with the supply of agricultural requisites, and in this the movement has rendered genuine service to agriculture. There is great variation in the aims and achievements of individual societies. The majority are small concerns, although there are a few with a large turnover and a number of depots covering a wide area. The records of forty requisite societies in South Wales give some indication of size distribution.

Turnover.	*Number of Societies.*
Below £10,000	21
£10,000—£20,000	7
£20,000—£30,000	7
£30,000—£50,000	3
Over £50,000	2
Total	40

But a size classification gives an inadequate guide to the real scope of co-operative activity. In Group I are included societies doing merely a truck-load business, and also societies with central stores, and one or more depots. The majority of societies with a trade above £10,000 have one or more depots, and some have an organised transport service in addition.

The truck-load societies are survivals of the earliest essays in joint purchase whereby farmers bought collectively as occasion demanded in order to secure favourable freight rates. The trading of these societies is rather spasmodic. They work on narrow margins with little capital, no storage accommodation, and the

part-time labour of a secretary-manager. Most of these societies have worked on such limited lines that members have enjoyed little of the real benefits of co-operation. The result is that they do not look for much expansion, but keep the organisations in existence as a bulwark against possible aggression on the part of general distributors

The remaining storage societies are in various stages of development, and do not lend themselves to simple classification. But they can be segregated more or less on the lines of possible development in the future On the one hand, there are societies which cannot easily expand territorially without becoming unwieldy. On the other hand, there are societies which could with advantage extend operations into districts not now served by them.

Both types have opportunities in common they can work their existing areas more intensively, and provide their customers with better service. More than one of the larger societies are beginning to feel that the economic limit of territorial expansion has been reached, and that future policy should be directed to working the existing area more thoroughly and to the delivery of goods. Owing to the prevalence of trade with non-members, it is extremely difficult to estimate the extent to which members purchase from their societies There are, however, extreme variations in this respect, and some societies only sell to the extent of £20 per member, whereas others sell up to £100 Assuming the average sales per regular customer to be £50 per year, it is evident that most societies have a long way to go before they can be regarded as the farmers' principal source of supply There are, however, many varying local conditions as to size of farms, qualities of land, and kinds and numbers of livestock; and the average sales to members or customers necessarily vary to some extent with these conditions. Whereas most kinds of farm

requisites are now supplied—and in many cases household necessities also—societies are still deprived of supplying one class of goods. The agricultural implement "ring" adheres to its refusal to give agency terms to Welsh societies, and there is a growing demand on the part of co-operatives for this ban to be removed so that all farm requirements can be supplied.

Competition in the supply of farm requisites is today keener than ever, and societies will be forced to meet the situation by adopting new methods. In the past, partly owing to policy, but largely because of limitation of staff, co-operative societies have done very little canvassing. Competitors now take every opportunity of pushing their goods by meeting farmers at home or in the market. It would seem that societies will have to follow suit and take every possible step to keep the farmers informed of the merits of their goods and of the advantages of trading with their own organisations. It is also probable that benefits could be derived from paying more attention to advertisement, shop display and salesmanship.

These departures may become imperative because other developments in the requisite trade are foreshadowed. To an increasing extent farmers are demanding that goods should be delivered, and competitors of the co-operative movement are meeting the request. As yet only about a dozen societies in Wales are delivering goods by their own lorries, though a larger number as occasion arises hire transport for this purpose. With the increase in motor traffic and the making of roads unfit for horses, the demand for farm delivery will become more insistent, and if trade is to be maintained societies must organise delivery services. Considerable modifications will be necessary in existing methods of retaining touch with customers when the delivery of goods becomes general. Visits by customers or their representatives to co-operative depots will become less numerous. Representatives of

societies will then have to visit farmers and markets in order to solicit orders and maintain personal contacts with members. More outdoor work will become necessary, and this may entail considerable changes in methods of internal management. It is also possible that unless motor transport can be hired at favourable rates the general extension of delivery service will in time have some influence on the average size of societies in the Principality. Even with the amount of service rendered at present, many of the societies are too small to be a real force in the requisite trade, and would certainly be uneconomical if delivery became essential. Societies with a turnover of about £10,000 and less would then have to consider seriously the possibilities of amalgamation or expansion, so that the overhead expenses of delivery might be reduced as much as possible

3. Business Analysis of South Wales Requisite Societies

An analysis of financial accounts, supplemented by personal inquiry, has made possible a fairly close study of a number of requisite societies in South Wales. So that results may be fairly comparable, the study is confined to thirty-one storage societies who do a regular business Most of the societies are small, twelve of them with a turnover below £10,000, seven with £10,000 to £20,000, seven with £20,000 to £30,000, and there are five with a turnover above £30,000 per annum. These variations *in size should be borne in mind when group averages are being* discussed.

Despite the lower prices and industrial troubles of 1926, few societies suffered losses, although they all suffered a reduction in turnover as measured in terms of cash, and had to be content with smaller profits. In the following table societies are grouped

according to their trading results for 1926. The items are shown as percentages of sales.

1. CONDITION OF SOCIETIES, GROUPED ACCORDING TO PROFIT AND LOSS[1]

Profit or Loss. / *Per Cent. of Sales.*	*Number of Societies*	*Average Sales per Society*	*Trade Expenses.*	*Trade Margin.*	*Profit or Loss.*
			Per Cent. of Sales.		
Profit:					
2 per cent or over	7	£37,011	6 5	9·6	+3·1
2 to 1 per cent ..	6	24,610	7·04	8·7	+1·66
Under 1 per cent.	12	19,194	6·6	6·9	+0·3
Loss	6	14,151	10·3	6 3	−4·0

In the determination of profit and loss there are so many complex factors that it is difficult to isolate any one as exercising the

[1] Definitions of terms used:

1. *Management Expenses.*—These include salaries and wages, rents, rates and taxes, office expenses, motor charges, etc.—in short, all costs except financial charges, depreciation and bad debts. This broad classification is used because it is that of Form of Return A.R. 17 compiled by these Societies.

2. *Working (or Trade) Expenses* represent "management expenses" plus financial charges, depreciation and bad debts

3 *Society's Working Capital* is the amount of capital owned by a society (members' interest), less the amount of fixed capital in land and buildings, fixtures and investments

4 *Trade Capital* represents total capital employed, less the amount of fixed capital in land and buildings, fixtures and investments

5. *Credit Sales*—Proportions of credit to total sales have been taken from "trade debtors" at end of year. Credit sales vary at different periods of the year, and are apt to be high March to May. The average amount of credit during the whole year is probably a little higher than at the end of the year, but this applies to all groups, and scarcely affects comparisons

dominant influence. Naturally, the amount of profit will depend on the relation of expenses to the total income in the form of gross profits and miscellaneous receipts such as dividend on purchases and interest on loans and investments. The gross profit which a society can retain is variable and depends mainly on the strength of the society in relation to local competition and on the keenness of buying. In the latter respect the majority of managers are efficient and can draw on their experience as to the most advantageous times and places at which to purchase A few, on the other hand, lack both keenness and experience, and are not in touch with the best market intelligence, and some are hampered by having to consult a buying committee before purchases can be made. It is extremely difficult to assess the buying efficiency of managers, but it can be said without hesitation that all societies should now have passed the stage when a buying committee is necessary.

But some factors can be isolated In the table below the total working capital belonging to the societies (members) and the "outside" (borrowed) and total trade capital are shown in relation to sales. The proportion of debtors to total sales is also shown for the same groups of societies.

IA. SUPPLY OF CAPITAL AND PROFIT OR LOSS.

Average Profit or Loss	*Society's Working Capital*	*Outside Capital*	*Total Trade Capital*	*Debtors.*
	Per Cent of Sales			
+3·1	22·8	5·8	28 5	17·2
+1·66	16 05	12·4	28·4	17·9
+0 3	16·2	13·2	29·4	19·1
−4·0	12·9	29 9	42 8	28·3

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3 *Society's Working Capital* is the amount of capital owned by a society (members' interest), less the amount of fixed capital in land and buildings, fixtures and investments

4. *Trade Capital* represents total capital employed, less the amount of fixed capital in land and buildings, fixtures and investments.

5. *Credit Sales*.—Proportions of credit to total sales have been taken from "trade debtors" at end of year. Credit sales vary at different periods of the year, and are apt to be high March to May. The average amount of credit during the whole year is probably a little higher than at the end of the year, but this applies to all groups, and scarcely affects comparisons.

dominant influence. Naturally, the amount of profit will depend on the relation of expenses to the total income in the form of gross profits and miscellaneous receipts such as dividend on purchases and interest on loans and investments. The gross profit which a society can retain is variable and depends mainly on the strength of the society in relation to local competition and on the keenness of buying. In the latter respect the majority of managers are efficient and can draw on their experience as to the most advantageous times and places at which to purchase. A few, on the other hand, lack both keenness and experience, and are not in touch with the best market intelligence, and some are hampered by having to consult a buying committee before purchases can be made. It is extremely difficult to assess the buying efficiency of managers, but it can be said without hesitation that all societies should now have passed the stage when a buying committee is necessary.

But some factors can be isolated. In the table below the total working capital belonging to the societies (members) and the "outside" (borrowed) and total trade capital are shown in relation to sales The proportion of debtors to total sales is also shown for the same groups of societies.

IA SUPPLY OF CAPITAL AND PROFIT OR LOSS

Average Profit or Loss.	*Society's Working Capital.*	*Outside Capital*	*Total Trade Capital*	*Debtors.*
	Per Cent of Sales			
+3·1	22 8	5·8	28·5	17·2
+1·66	16·05	12·4	28·4	17·9
+0·3	16·2	13·2	29 4	19·1
−4·0	12·9	29 9	42·8	28·3

In the first table the relationship between size of society, as measured by turnover, and profits or losses is fairly clear. But the influence of mere size is complicated by that of other factors. The smaller societies have the greater proportion of credit sales, and long credits are connected with the heavy borrowing of capital. A society may have a trading margin sufficient to provide a small profit on all its capital if none were borrowed, but when a society borrows the larger proportion of capital used the payment of interest on this may cause loss to the society.[1]

But profits are determined by the relation of income to expenditure, and handling costs will show considerable variations according to the amount of service given and to the financial conditions. The following grouping on an expenses basis is instructive.

II. Condition of Societies.
(Grouped on Expenses Ratio.)

Expenses Per Cent. of Sales.	*Number of Societies.*	*Average Sales.*	*Expenses of Management.*	*Other Expenses.*	*Total Expenses.*	*Profit or Loss.*
			Per Cent. of Sales.			
Under 6 per cent.	9	£32,500	4·2	0·5	4·7	+1·5
6 to 7·9 per cent.	11	21,730	5·8	1·2	7·0	+0·75
8 per cent and over	11	17,317	7·6	2·4	10·0	− 0·7

An analysis of the methods of providing capital and of credit trading again shows that the smallest societies with the greatest

[1] Thus if a society borrows half of its capital, and pays 6 per cent. on this, it provides interest equal to 3 per cent. on all its capital. If trading profits amount to 5 per cent. on capital, the members suffer loss.

operation costs and poorest results have both heavier credit sales and the larger proportion of borrowed capital.

IIa Supply of Capital
(*Per Cent of Sales*)

Expenses.	*Capital.*		*Proportion of Credit to Total Sales*	*Profit or Loss.*
	Society's Working Capital	*Outside Capital*		
Under 6 ..	17·6	11·0	18·7	+1·3
6 to 7 9 ..	16·6	11·5	18·1	+0·75
8 and over ..	17·0	20 7	23 6	− 0·7

The general correlation between profits made and expenses incurred is in accordance with expectation, although in individual societies low expenses are not always accompanied by big profits, nor low profits or losses with high expenditure. Still both this and the previous tables give support to the view that the smaller societies are handicapped in being unable to reduce costs in relation to turnover and consequently have to be content with lower profits. Management expenses depend largely on turnover, the district in which a society operates, and also the amount or nature of service given. Against the relatively heavy imposition of costs on the small societies must be placed the extra expense which larger societies incur in the maintenance and operation of depots. Societies with four to six depots have necessarily to tie up a large portion of their capital in buildings and have to incur considerable maintenance, interest, and depreciation charges and travelling expenses. Moreover, the larger societies are doing more delivery work, and the operation of this service naturally inflates actual expenditure; but the increase in turnover is normally sufficient to keep down costs in relation to sales.

It will be seen that the proportion of management to total costs tends to fall as the burden of operation cost increases. Management costs do not include depreciation, losses through bad debts, trade interest or financial charges, and the difference between societies with low and high costs indicates fundamental differences in capitalisation and finance. This can be seen in the following tables.

III CONDITION OF SOCIETIES AND TRADE CREDIT.

(Grouping According to Proportion of Trade Credit Given)

Credit Given as per Cent. of Sales.	*Number of Societies*	*Average Sales per Society.*	*Debtors*	*Total Capital.*	*Fixtures and Investments.*	*Trade Capital.*
			Per Cent of Sales.			
Under 15 per cent	13	£28,833	12 2	35·3	10·4	24·9
15 to 25 per cent	10	24,136	20 7	42·4	10 8	30·6
Over 25 per cent.	8	13,221	32·6	51·5	7·7	43·9

The relationship between credit trading and borrowing by the societies *per se* is very clearly shown.

IIIA. CREDIT AND BORROWED CAPITAL.

Credit Given.	*Working Capital Owned by Society.*	*Outside Capital Employed.*
	Per Cent. of Sales.	
Under 15 per cent.	17·5	7·3
15 to 25 per cent. ..	16·7	13·9
Over 25 per cent. ..	16·5	27·4

It is also plain that there is a tendency towards high working expenses and low profits or losses with a high proportion of credit trading.

IIIB CREDIT AND PROFITS.

Credit Given.	*Total Debtors*	*Cash in Hand*	*Total Expenses.*	*Profit or Loss.*
		Per Cent of Sales.		
Under 15 per cent	12·4	4·5	6·4	+1·5
15 to 25 per cent.	20 7	2·1	7·5	+1·1
Over 15 per cent	32·6	2·3	9·9	− 1·7

The following table, showing the proportion of total capital held by members of societies in the various groupings, will focus attention on the salient feature of finance.

IV. PROPORTION OF MEMBERS' INTEREST TO TOTAL CAPITAL EMPLOYED

	Profit and Loss. (Grouping I.)	*Expenses (Grouping II.)*	*Trade Credit. (Grouping III.)*
Group 1 ..	88 4 per cent	67·0 per cent.	70 7 per cent.
,, 2 ..	63 0 ,, ,,	65·8 ,, ,,	56 3 ,, ,,
,, 3 ..	61 2 ,, ,,	55·4 ,, ,,	50·8 ,, ,,
,, 4 ..	35 8 ,, ,,	—	—

A close examination of these tables shows that whatever differences exist between societies in the scope of their activities and in the trade margins which they can secure, the influence of finance on trading results is fundamental and common to them all. Throughout, the relation between sound business and the amount of capital employed, the sources from which it is derived,

and the uses to which it is put is clearly demonstrated. It is significant that societies having little working capital, employing a large amount of outside capital, and giving long credits, are those with the highest handling costs and poorest financial results. All the societies which made a loss in 1926 are characterised by one or more of the following features: scarcity of working capital owned by the society, undue reliance on external capital, long credit, and slow capital turnover. Yet it is true that one or two societies are trading successfully with large amounts of outside capital, but in these cases management costs are low or high margins are secured. It must also be admitted that several societies giving long credit are trading profitably; but it should be realised that most of these are only able to do so because after years of profitable trading and paying out little, if any, dividends, they have been able to build up strong financial reserves, some of which, in ordinary business, would be invested in interest-bearing securities. It is possible that the keenness of competition in the requisite trade today will soon force such societies to adopt a less lenient attitude in the matter of credit

The methods whereby societies have been capitalised in the past and the degree to which credit is being given at present, would suggest that those responsible for the control of such co-operative businesses have not realised the full effects of these factors on trading results. Working expenses are materially influenced by the amount of external capital which is employed; the economy in use of this capital will depend mainly on the rapidity of its turnover, and this in turn will be largely determined by the amount of credit given to customers.

In the majority of societies the share contribution of members has always been inadequate, and there is an extreme case of one society doing a trade of about £25,000 per annum with little over £100 share capital subscribed. Many societies have done well

on such slender resources by following the conservative policy of keeping all profits within the business. From the standpoint of limiting immediate working costs this policy is to be commended, since societies are thus enabled to gain control of capital for which no interest is immediately payable. Most of the societies now under review have been in business for periods varying between ten and twenty years, and during the profitable war years they were able to build up substantial reserves. Consequently, with some half-dozen exceptions, all these societies own sufficient capital, according to ordinary business standards, to finance their trade. Despite this fact, varying amounts of outside capital are employed, and this rather anomalous position demands elucidation.

The returns from the use of capital, and the total amount of capital which a trading business need employ will depend largely on the rapidity of capital turnover. Capital costs the same to its user whether it is employed intensively or infrequently If £100 can be used to purchase £400 worth of goods in the course of a year, it will cost no more to its user than if turned over once only. Then charges for capital are lower when the turnover is rapid than otherwise It is difficult to lay down definite standards for capital turnover in co-operative businesses of the type under consideration, but the society's working capital should be turned over about seven times, trade capital about four times, and the total capital employed at least three times in a year.

The rapidity of turnover of capital depends on the uses to which it is put. A certain amount will be tied up in buildings and fixtures, and possibly in investments, and this aggregate will represent the difference between total capital employed and trading capital. The capital used for the actual operation of the business will be absorbed in the purchase and storage of goods, the provision of cash, and the giving of varying amounts of credit.

If a society disposes of its capital in such a way that it is not immediately available to meet current demands in the business, it will have to carry more capital than if resources were kept in liquid form. In other words, the tying up of capital retards the rapidity of capital turnover.

From the standpoint of the fluidity of capital, the giving of long credits is tantamount to tying up capital in fixtures and investments, since the fund for meeting recurring requirements is reduced. Consequently it can be concluded that societies giving long credits are employing a very large amount of capital in relation to turnover, and with a reduction of credit such societies could reduce commitments on borrowed capital without impairing their trading activity. In the case of the stronger societies, the reduction of credit would not only dispense with the use of external capital, but would also release a certain amount for investment or business extension. As regards the weaker societies, a reduction of credit would materially reduce if not abolish the necessity for employing outside capital. In either case, interest charges would be reduced and the society would be better able to take advantage of the trade discounts offered.

The chief weakness of the Welsh requisite societies today arises from giving long credits, a system which is actually threatening the financial position of several co-operatives. It is true that agriculturists are now in a comparatively weak financial position, and longer credits than in years of prosperity must be given. But the position in this respect seems to have become more acute since the war, though farming in Wales was fairly profitable up to a year or so ago. At present there does not seem to be any clear connection between the credit demands of farmers and the type of farming in different districts; for example, societies serving districts where the flow of income is fairly regular do not seem to be in a better position than those in the store stock areas.

Nor is it wholly clear that there is any connection between policies of societies in fixing the terms of sale as regards discount for early cash, or charging interest on credit sales, and the amount of outstanding debts. It is difficult to escape the conclusion that there has been some slackness in this matter, and that the credit position depends more on the efficiency, tact and firmness of the local manager and on the policy of the committee than on anything else. Perhaps the position can be largely accounted for by the fact that those concerned have not realised how the results of "long credits" reverberate through the whole structure of the society, and affect working costs, profits, and ultimately the prices at which a society is able to offer goods or the services it can render.

Conclusion

The agricultural co-operative movement is now a real force in the agricultural life of the Principality, and the good service rendered by a number of societies is gradually dispelling the sceptical and somewhat hostile atmosphere which a few bad failures in the past have produced. The reorganisation of systems of marketing produce is at last being discussed generally and with purpose, and the co-operative movement will be called upon to take its share in the work of reconstruction But a considerable modification of present outlook and practice will be necessary before the movement will render permanent service on a broader basis.

It may seem paradoxical, but the co-operative movement in Wales lacks co-operative spirit and enthusiasm, even more than financial resources and business ability There is far too little co-operation within the confines of each society between the management and the rank and file of members. With a little guidance from members as to their future requirements, and a better understanding on such questions as credit and the value of

loyalty, managers could often pursue a bolder and more business-like trading policy. Judging from the attendance at general meetings, farmers take little real interest in their society, and merely regard it as one among a number of competitors. But the lack of co-operation, indeed the tendency towards competition between societies, is a far deeper *malaise*, and is sapping the energy of the movement as a whole. Without losing their independence, societies could with advantage consult with neighbours on such questions as territorial boundaries, the interchange of market intelligence, and possibly the arrangement of joint purchase. There are, of course, instances where these things are being done, but the principle of co-operation needs to be extended so that societies should present a united front to the array of competitors.

Propaganda can never be substituted for sound business, but it would seem that the expansion of the movement in Wales depends largely on the degree to which agriculturists can be educated on matters of co-operative principle and practice. This necessity will become the more urgent when the movement has to extend to the marketing and manufacture of farm produce, because in this work more loyalty and forbearance are demanded from the members than in the processes of joint purchase.

CO-OPERATION AND POOLS IN CANADA

BY

J. T HULL

THE spectacular beginning of the wheat pools in Western Canada and their remarkable development has attracted world-wide attention and, unfortunately, has created two erroneous and contradictory impressions: (1) that agricultural co-operation is a new thing in Canada; (2) that the wheat pools are not truly co-operative, but are simply monopolies, the purpose of which is to raise the price of wheat. It is desirable, in the interest of agricultural co-operation as a movement, to correct these impressions and to show that co-operation is closely interwoven with the history of agriculture in Canada, and that the pools are the culmination of a series of efforts to apply in an adequate and efficient manner the principles of co-operation to the marketing of farm produce. The extent of agricultural co-operative enterprise in Canada is covered, up to the pooling period, by the survey in the first *Year Book* of the Horace Plunkett Foundation, the following is an effort to present the movement in its historical perspective and to put the pooling system in its right place in the movement.

The development of co-operation on the North American continent presents features which are not greatly dissimilar to its development elsewhere Co-operation, in the sense of working together for a common end, is at least as old as social life itself, and, as the late Professor Marshall told a co-operative congress some forty years ago, " the co-operative productive society in its rudimentary form is a product of all ages, and all races and all places." The pioneer settlements of British North America were

no exception to the rule, and without this primitive form of mutual help the men who hewed their homes out of the primeval forest and blazed a trail for civilisation would have found the conditions of their life utterly unbearable. They built their homes by joint labour and joined forces for the heavier kinds of agricultural work, and even today neighbours will get together over a wide area to put in or take off the crop of a sick farmer. Even as a purely economic venture, co-operation was practised on this continent as early as in England. As far back as 1794 a co-operative boot and shoe factory was established by workers in Baltimore, and in 1806 a similar co-operative was established by unemployed workers in Philadelphia, which, a contemporary account assures us, was "a striking evidence that they have become acquainted with the only means of securing a just reward for their labour."

Robert Owen and Fourier found many disciples in the United States, and the co-operative community received a more thorough try-out in that country than anywhere else. In the first half of the nineteenth century Associationism was advocated by a brilliant galaxy of writers and journalists, and while Ireland had its Ralahine and Scotland its Orbiston, the United States had its New Harmony, Brook Farm, Hopedale and others. Out of this movement there emerged schemes for productive, distributive and building co-operatives, but as far back as 1810 the co-operative creamery had appeared in the dairying districts of Connecticut.

It was natural, therefore, when the great farmers' organisations came into existence after the Civil War, that co-operation should be included in their programmes. The first of these, the Patrons of Husbandry, commonly known as the Grange, established a large number of co-operative enterprises, all of which came to grief; but, despite failures, subsequent organisations, such as the Patrons of Industry and the Farmers' Alliance, continued the co-operative tradition. Through many vicissitudes and in-

numerable failures from innumerable causes, co-operation has remained a dominant purpose of the organised farmers of the United States, and today the country has many thousands of agricultural co-operatives handling every kind of farm produce and representing every variety of form a co-operative can take, from something hardly distinguishable from an ordinary joint stock company to the non-stock, non-profit pool, operating as a selling agency only

Influence of U.S. Experience

A common language, common origin, common traditions, and common circumstances of life have affected the peoples of Canada and the United States to an extent which has made the international boundary line largely a political figment, and, until a recent period at least, the free passage across the border of the citizens of either country made it inevitable that popular movements would ignore national divisions Accordingly we find that forms of agricultural association were common to both countries The local farmers' clubs formed to promote "better farming, better business, and better living," which were characteristic of the New England States at the beginning of last century, were also to be found in the Canadian provinces, and when the larger organisations were formed after the Civil War they crossed the border and established branches

The Patrons of Husbandry and the Patrons of Industry enrolled a large number of Ontario farmers, and eventually these branches severed their connection with the parent organisations, and a separate farmers' movement began in Canada, extending, in the nineties, into the sparsely settled West. The histories of the Patrons of Husbandry and the Patrons of Industry in Canada run a similar course—an auspicious beginning, and a large access of membership; adventures in various forms of co-operative

enterprise, undertaken with more zeal than sound business judgment; internal dissension; political divisions; losses and failures among the co-operatives; decline and death of the entire organisation.

What did not die and was not lost was the idea of co-operation. Despite failures, the farmers of Canada have never lost faith in co-operation as an essential means for improving their condition, and while the movement has had ups and downs, every depression has been followed by a more extensive development of co-operative enterprise. The point to be emphasised, because it is necessary to an understanding of the present situation, is that from a very early period co-operation in one form or another has found a place among the farming population of Canada, and no great movement has taken place in Canadian agriculture which did not include among its aims and purposes the development of co-operative enterprises. The form of these enterprises has depended largely upon the time and local conditions, and when the farmers of the prairie provinces of the West began to organise at the beginning of this century, they had in mind the same purposes as laid down in the Declaration of Purposes of their brethren, the Patrons of Husbandry, thirty years earlier—"We propose meeting together, talking together, working together, buying together, selling together, and, in general, acting together for our mutual protection and advancement as occasion may require." It would be impossible to express more explicitly the purpose to co-operate.

How Wheat Co-operation Came

Up to sixty years ago the territory now included in the provinces of Manitoba, Saskatchewan and Alberta was private property, owned and governed by "the Governor and Company of Adventurers trading into the Hudson's Bay," by virtue of a charter of monopoly granted by Charles the Second in 1670. Over

this vast area the hunter and the fur trader had roamed, with only a small region occupied by men who cultivated the soil and endeavoured to found permanent homes. In 1869 the Company surrendered its charter to the Crown for the sum of £300,000, the territory was included in the newly constituted Dominion of Canada, and two hundred million acres of agricultural land were opened for colonisation and settlement by the more humble adventurers from the crowded areas of Europe. Colonisation at first was slow, but as the land was taken up and grain produced for export, private capital was attracted to the building of country elevators and large terminal elevators at the head of the Great Lakes, where the western wheat is loaded into vessels for transport to the seaboard, and there was gradually built up one of the most efficient grain-marketing systems in the world.

As might be expected with a new and highly profitable trade on the one hand, and a large and ever increasing number of unorganised producers of the commodity of the trade on the other, abuses crept into the system The farmer complained loudly that he was not receiving a square deal in the handling of his wheat, and in 1901 the Dominion Government, after careful inquiry into the operations of the trade, passed legislation prescribing regulations for the handling of grain and placing the trade under a permanent commission—the Board of Grain Commissioners.

The agitation among the farmers had another result; they organised for their own protection, and more specifically to create *marketing machinery for themselves, and their first protective* organisation of importance, and purely western, was the Territorial Grain Growers' Association, formed in 1902, so called because the area lying between the provinces of Manitoba and British Columbia was called the North-West Territories. A similar organisation was formed in Manitoba in 1903 Later, after the

provinces of Saskatchewan and Alberta had been carved out of the North-West Territories in 1905, the farmers' organisations became provincial bodies united in a conference known as the Canadian Council of Agriculture.

The Fight with Private Interests

The first grain-marketing organisation of the farmers was the Grain Growers' Grain Company, founded in 1906, and its entry into the grain trade was the signal for a straight attack on the co-operative principle by the private trade. The new company had announced that, after declaring a share dividend, any surplus profits would be apportioned among its patrons on the basis of the amount of grain handled for each The Winnipeg Grain Exchange, on which the company had purchased a seat, claimed that this patronage dividend was equivalent to splitting the commission charged for handling grain with the customer, a practice forbidden by the rules of the Exchange, and therefore expelled the company from the Exchange. Eventually, in order to do business, the company abandoned the patronage dividend; but the Manitoba Government had to take a hand in the game before the Exchange would readmit the company to membership.

This opposition to the introduction of co-operation in grain marketing, and the abandonment of the patronage dividend under the compulsion of the trade, rankled in the minds of western farmers for many years, and, among the ardent co-operators at least, the memory of it contributed in no small degree to the enthusiasm with which the pooling idea was received.

The Grain Growers' Grain Company did business throughout the whole of the prairie territory, and it ventured out into the field of agricultural supplies, with indifferent results. In 1905 the provinces of Saskatchewan and Alberta were created, and in 1911 the farmers of Saskatchewan, aided by the provincial

government, established another grain-marketing organisation—the Saskatchewan Co-operative Elevator Company. Two years later the Alberta Co-operative Elevator was organised with government assistance similar to that given in Saskatchewan. In each of these cases an elevator was built at points where the farmers organised to support the elevator, subscribed for stock to the amount of the cost of building, and paid 15 per cent. of the subscribed capital in cash. The remaining 85 per cent. was advanced by the respective governments, to be paid in twenty equal annual instalments at a low rate of interest. It may be mentioned here that there has been no default in repayment, and the scheme was a complete success. In 1916 an effort was made to unite the three companies in one farmer owned and controlled grain-marketing company, covering the three prairie provinces. After much negotiation, the Manitoba and Alberta companies merged to form the United Grain Growers, but the Saskatchewan company preferred to retain its provincial form. At the advent of the pools, these two grain-marketing organisations had a membership between them of 60,000, and were handling nearly 20 per cent. of the total grain shipments of the three prairie provinces, their gross annual turnover being in the neighbourhood of $130,000,000.

Other Forms of Organisation

Meanwhile, co-operation was being tried out in other forms. Consumers' co-operative stores made an early appearance on the prairies, as also did the co-operative creamery. There were local co-operative creameries long before the co-operative grain companies were formed, all of which existed somewhat precariously. In Saskatchewan, shortly after the province was created, the local creameries voluntarily put themselves under government supervision, and this was the beginning of a policy

of government aid which was ultimately to involve loans totalling over $800,000, advanced over a period of fifteen years—1908-1923. In 1917 the separate local creameries were amalgamated under the name of Saskatchewan Co-operative Creameries, Limited, the idea being to get the creamery co-operatives into an organisation similar to that of the Saskatchewan Co-operative Elevator Company. Poor management, the injudicious extension of plants stimulated by government subsidies, and the heavy fall in agricultural prices from 1920 onward, landed the concern into grave financial difficulties, from which it was impossible to extricate it, even with the government's generous assistance, and a few months ago it was merged with a large private creamery, the merger being accompanied by the pious hope that the co-operative character would one day be restored to Saskatchewan's creameries. In support of the hope, the merger took over the name Saskatchewan Co-operative Creameries. To make it a real co-operative, the shareholders of the private company will have to be bought out, and these shareholders gave the new company an option on their investment for five years. For the present, therefore, co-operation in the creamery business in Saskatchewan, after struggling for over thirty years, is in a state of suspended animation.

Manitoba and Alberta were not so generously treated by their governments, and their co-operatives, which could not stand on their own feet, have been allowed peacefully to die. In Manitoba a large co-operative creamery is located at Winnipeg, and it has recently established a branch in Brandon, 130 miles straight west of Winnipeg In Alberta the dairy situation is closely related to the pool movement, and will be dealt with later.

Co-operative livestock marketing, in the main, has been confined to local organisations collecting and shipping stock to the primary market. In 1922 United Grain Growers organised a

livestock-marketing department, and introduced the pool system with grading for foreign markets. In 1924 this department was incorporated as a separate company, under the name United Livestock Growers. Livestock marketing has also been affected by the pool movement, and its present situation will be described in connection with the pool system.

The grading of wool for the market was undertaken by the federal department of agriculture in 1913. Local shipping associations were formed in the various provinces, and in Saskatchewan the co-operative organisation branch of the provincial department of agriculture undertook to act as a marketing agent for sheep raisers who would accept and follow the rules laid down by the department. In 1918 the various local associations throughout the country organised the Canadian Co-operative Wool Growers, Limited, under a Dominion Charter This is a real co-operative of national scope, with interest on capital limited by by-law to 8 per cent , and provision made for a patronage dividend based on the quantity of wool shipped by patrons. Patrons may not be shareholders, and shareholders do not share in the patronage dividend except as shippers of wool

Up to the end of the war, therefore, we had in Canada agricultural co-operatives in every province, organised in local associations, these locals in some cases being federated in provincial associations, in addition to the two grain-marketing organisations mentioned above, the wool growers being the only national organisation. Notable among the provincial associations are: the United Farmers' Co-operative Company of Ontario, founded in 1914, which handles a large number of farm products and farm supplies, doing an annual business running from $16,000,000 to $20,000,000; the Co-opérative Fédérée de Québec, founded in 1910, a federation of over 300 local associations and selling for them all kinds of farm produce of an annual value of approximately $10,000,000;

the Prince Edward Island Co-operative Egg and Poultry Association, founded in 1914, a selling organisation for a large number of local egg "circles," handling eggs and poultry of an annual value of about $500,000; the United Fruit Companies of Nova Scotia, marketing fruit only, and doing an annual business of approximately $4,000,000.

The Rise of the Wheat Pools

The western wheat crop, during the last two years of the war, was sold at prices set by arrangement between the British and Canadian Governments, the distribution being under the control of a specially created Board of Grain Supervisors. For the handling of the crop of 1919-20, the Canada Wheat Board was appointed with a complete monopoly of the marketable crop, and full powers, conferred under the War Times Act, to arrange its distribution. The Board paid an initial price to the grower on delivery of the grain at a country point, and issued a participation certificate entitling the owner to further payments as the grain was sold. In effect, the Canada Wheat Board was a compulsory pool, with a board of directors chosen from the various interests connected with the grain business.

This system appealed to the grain grower. It secured for him an excellent price—$2.63 a bushel for No. 1 Northern, basis Fort William—relieved him of the trouble of studying markets (no small trouble for a farmer ten to thirty miles away from a railway station or a post office), allowed him to deliver his grain when it was most convenient to him, and gave him the intense satisfaction of seeing the middlemen and the speculators with their occupations gone. So the farmers endeavoured to have *the Wheat Board continued for the crop of 1920-21, but the* government was adamant, and the open market was re-established in 1920. Then came the terrible slump in agricultural prices.

Hundreds of farmers in Western Canada simply packed up their personal effects and left their farms to their creditors. The cry was loud for re-establishment of the Wheat Board. At this time, for a variety of reasons, the farmers took direct political action, and in the election of 1921 they swept the middle west. A new federal government was immediately pressed for restoration of the Wheat Board, but the war-time legislation had expired, and the law officers of the Crown declared that the re-establishment of the Board, with such powers as the old Board had possessed, was "a project constitutionally incompetent to the Parliament of Canada" An effort was made to surmount the difficulty by concurrent legislation, that is, the federal parliament passed a measure going as far as its constitutional powers permitted, and the legislatures of Manitoba, Saskatchewan and Alberta were to pass complementary legislation, the whole to invest the Board with the required monopolistic powers Special sessions of the Saskatchewan and Alberta legislatures in 1922 passed the necessary legislation A provincial election delayed the matter in Manitoba, but when the measure came before the Manitoba legislature in April, 1923, it was defeated by three votes. The other two provinces then abandoned the project, and the farmers turned immediately to the idea of a voluntary co-operative marketing association modelled on the lines of the fruit co-operative pools of California.

The development of the pool system of co-operative marketing furnishes an excellent illustration of the value to the co-operative movement of international contact. Fifty years ago a party of Danes visiting the Philadelphia Centennial Exposition were shown co-operative creamery plants operating in New York State. They published a report on these plants, and five years later Stilling Andersen started the first co-operative dairy in Denmark, based on a contract to ensure volume. The contract

co-operative, operating through the control of volume toward a stabilisation of prices, eliminating the middlemen, cutting down the costs of marketing, and obtaining for the producer all the market would give. With these men there was no thought of a giant monopoly squeezing the consumer.

The organising committees for these pools had no money. They all started on borrowed money secured on faith only. United Grain Growers loaned the Alberta Pool $10,000, the Manitoba Pool $[illegible], and the Saskatchewan Pool $5,000. The Saskatchewan Co-operative Elevator Company made a grant of $15,000 to the Saskatchewan Pool. The Alberta Government loaned the Alberta Pool $5,000 in addition to guarantees given the bank; the Saskatchewan Government advanced $45,000 to the Saskatchewan Provincial Board at a critical time in the membership drive. All these loans, it may be stated here, were repaid within the first year.

EQUIPPING THE POOLS

The growth of the pools has been as phenomenal as their beginning. In the middle of 1924 the membership in the three pools was approximately 80,000. In 1925 it had grown to 92,000, in 1926 to 128,000, and today it is in excess of 140,000 The Alberta Pool in its first year of operation handled 35,250,000 bushels of wheat. Of the crop of 1924-25 the pools handled 81,068,880 bushels, or 38 per cent of the total western shipments, and in 1925-26 the handling was 187,361,240 bushels, or 53 per cent. of the total shipments. Estimated in money value, it may be said the business of the Canadian Wheat Pools is approximately one fifth of the total annual value of co-operative sales in the United Kingdom The pools have now under contract approximately 15,500,000 acres of wheat land, and 5,000,000 acres sown to coarse grains, Manitoba and Saskatchewan having organised pools for oats, barley, flax and rye in 1925.

These pools started with no handling facilities, and deliveries from their members secured by a contract with the North-West Grain Dealers' Association, representing the elevator companies The pool contract, however, provides for a deduction of two cents a bushel for a fund to purchase handling facilities, and the three pools from the second year of operation have been investing this fund in elevators Last year the Saskatchewan Pool bought out the Saskatchewan Co-operative Elevator Company at the price, fixed by arbitration, of $11,059,310. By this deal the pool acquired 451 country elevators, two terminal elevators, the lease of another terminal at Port Arthur, and a large transfer elevator at Buffalo, U.S.A The deal had one other important result—it united the Saskatchewan farmers in one co-operative grain-marketing agency and eliminated a cause of much bickering and dissension. The three provincial pools also united last year in an effort to induce United Grain Growers to sell their elevators in the three provinces to the pools, but the shareholders of the company declined to sell at that time, although they instructed their directors in their discretion to sell individual elevators at points where there was a large pool membership, and it would be undesirable to increase elevator facilities For the crop of 1927-28, the Manitoba Pool will operate sixty country elevators, the Saskatchewan Pool 725, and the Alberta Pool 145. The pools now control terminal elevator capacity equivalent to 17,450,000 bushels at the head of the Great Lakes, and nearly 3,000,000 bushels on the Pacific Coast, the Alberta Pool having leased the Dominion Government elevator at Prince Rupert and one at Vancouver. This terminal space at Pacific ports is required to meet a growing wheat export to the Orient and via the Panama Canal

Although the Central Selling Agency has membership in the Winnipeg Grain Exchange, the bulk of pool wheat—approximately

The financing of the vast volume of grain handled by the pools is done through the chartered banks of Canada, the arrangement being made with the Bankers' Association, representing all the chartered banks. Financing has presented no special difficulty since the three pools were organised, but the Alberta Government gave a guarantee to the banks for the financing of the Alberta Pool in 1923 No guarantee has been required since; the grain finances itself as it has always done in the Canadian grain trade.

The essential difference between the pooling co-operatives and the older marketing co-operatives may be summarised thus: (1) a pool is a single commodity selling organisation, selling for its members only; (2) as a rule, it is a non-capital association, operating at cost, and financing on the commodity itself; (3) it does not commence business until a certain volume of the commodity is guaranteed, this guarantee being in the form of a legally enforceable membership contract, effective for a stated period; (4) it builds reserves from deductions, authorised by the contract, from the gross selling price of each member's deliveries; (5) it markets through a central selling agency; (6) it pays to all members the average price received for the commodity, grade for grade, over the marketing period. The declared purpose of the pools is to economise marketing, to equate, as far as conditions will permit, supply and demand at a given time and place, and thus prevent ruinous fluctuations in price, and to establish direct contact between the producer and consumer, manufacturer or processor.

Pools for Other Commodities

This system has had a marked effect upon the whole agricultural movement in Canada The contract is now a feature of most marketing associations, and pools for the marketing of various products of the farm have been formed in a number of provinces. The Alberta farmers, first in the field with a wheat pool, were

also the first with a livestock-marketing pool on a contract basis, the stock being sold through United Livestock Growers. This year livestock pools have been formed in Saskatchewan and Manitoba, the former having its own selling agency, but negotiations have been opened looking to the establishment of a selling agency in Winnipeg for the three livestock pools, while Alberta and Saskatchewan will probably retain local selling agencies for local purposes In March this year the numerous local livestock shipping associations in the maritime provinces were brought together in a central marketing organisation incorporated as the Maritime Livestock Board. This is a contract pool, the membership of which, it is expected, when organisation is complete, will be between 6,000 and 7,000.

Manitoba was first in the western field with an egg and poultry marketing co-operative, this being established in 1922. It is a non-capital (except to the extent of a $1 membership stock), non-profit pooling association, which, beginning in a small way, is gradually extending over the whole province, and now has a membership of 9,000. Its business last year amounted to $660,825. Similar pools have been formed in Saskatchewan (1925) and Alberta (1925) The former has 18,500 members, and its business this year will be in the neighbourhood of $1,000,000. The latter has a membership of about 5,000, and had a turnover of about $338,000 last year

A curious experiment is being made in the dairying business in Alberta. There are two pools the Alberta Co-operative Dairy Producers, a provincial wide pool with headquarters in the northern part of the province, and the Central Alberta Dairy Producers, a more or less local affair. The former has an arrangement with a number of privately owned and local co-operative creameries, the latter with one large creamery, under which they take the cream of the pool members, paying full market price for it,

special place in the scheme to the co-operatives. They are controlled and regulated in their operations in the same way as the private traders. The scheme is, therefore, strictly not one of compulsory co-operation, but is a modified form of the Canada Wheat Board. This experiment is being watched with a considerable amount of interest in the Dominion, and, it must be confessed, the compulsory feature appeals to not a few who cannot see why economic democracy should not, like political democracy, rest on the rule of the majority.

When the Canada Wheat Board was discontinued, it had on hand an unclaimed balance amounting to $560,000. A demand was made on the Dominion Government for distribution of this money among the provinces on the ground that it belonged to the wheat growers and should be used on their behalf. After some demur the Dominion Government agreed; Manitoba received $128,800, Saskatchewan $284,200, and Alberta $112,000, the distribution being proportioned to the federal annual subsidy to these provinces

Last year legislation was passed by each of these provinces providing for the utilisation of this Wheat Board money in the interest of agriculture The capital sum in each case was invested and an institution established supported by the interest. Manitoba established a co-operative marketing board to encourage and promote the development of agricultural co-operation within the province Saskatchewan and Alberta created bodies to promote agricultural research, production and marketing, including agricultural co-operation.

Truth about the "World Wheat Pool"

This article should not be concluded without some reference to the international situation. In February, 1926, an international wheat pool conference called by the Canadian Pools, was

held in Minneapolis, U.S A It was attended by about seventy delegates representing the wheat pools of Canada, Australia and the United States. Another conference was held last May in Kansas City, Mo, U.S.A. About 200 delegates attended, again from the countries mentioned, and representatives of the Russian co-operatives Among the speakers at this conference supporting strongly the wheat pools were: Hon J. E Brownlee, Premier of Alberta; Hon J G Gardiner, Premier of Saskatchewan; and Hon. W. M Jardine, U S. Secretary of Agriculture. Hon. John Bracken, Premier of Manitoba, was unable to attend, but he sent a message to the conference warmly supporting co-operation among farmers. This conference recommended to the international committee that steps be taken to establish an international bureau "which will act as a clearing house for statistical information, matters relating to the development of international co-operation, and such other matters as may be of mutual benefit to the world co-operative movement"

Somehow the idea got abroad that the purpose of these conferences was to create "a world wheat pool" That is an absurdity, and no suggestion of the kind has ever been made. The basic idea is contained in the quotation just given from the resolution of the conference Necessarily, the proposition is as yet tentative, and the resolution expressly lays it down that membership in such an international bureau "must be preceded by thorough organisation of the producers of wheat in each country on a permanent basis, and such organisation must control a substantial percentage of the wheat grown in such country," a condition which practically bars at the present time the wheat pools of the United States, which cannot compare with the grain co-operatives of Canada or Australia.

International co-ordination of agricultural co-operation is a very desirable thing, and it does not need a prophet to proclaim

its coming. Whether the agricultural co-operatives can find a satisfactory place in the International Co-operative Alliance, or whether it should be an agricultural international, is a question beyond the scope of this article; but it may be observed that the agricultural movement, by laying stress upon the producers' place in the economic order, may help to save the consumers' co-operative movement from a tendency, all too noticeable in its attitude toward agricultural co-operatives, to confuse cheapness with the co-operative ideal.

CO-OPERATION AND AGRICULTURAL CREDIT IN SOUTH AFRICA

BY

T B HEROLD

THAT the co-operative movement is making rapid strides in South Africa is undoubted. It is a healthy fact that it is not related to any particular political party or interest. It is not generally recognised that the future of the Union demands an efficient agricultural development, and that co-operation for marketing purposes is the solution of many of the troubles faced by farmers today The drought in some of the districts has naturally reacted on the towns, and marketing methods are receiving much attention. Articles preaching co-operation for farmers are of almost daily occurrence in the leading newspapers of the Union Generally speaking, the various agricultural organisations are exercising their influence in the same direction. The attitude of the public is sympathetic, and while no direct State grants are made to any co-operative organisations, objection has not been raised to the credit facilities afforded by the Land and Agricultural Bank.

Many difficulties have been experienced in extending the movement in South Africa, not the least of which has been the natural independence and individualism of a people living for the most part at great distances from each other, and accustomed by circumstances to depend on themselves in their dealings with the world. A proper realisation of that community of interests, which is the basis of co-operation, has undoubtedly been lacking. Land and labour have been cheap, and the competition of other

countries was not severely felt in the past. A large proportion of farmers, too, work inherited farms, and have been content with a return which is in no sense adequate to the capital involved. Others, depending on an annual crop, have not thought it possible to pay their way with the facilities offered by co-operative societies, and are forced annually to realise their produce as soon as it is ready, in order to meet the season's debts.

These facts have had their bearing on the position. More important still in their effect on the development of the movement was the lack in the Cape and Natal Provinces, prior to 1922, of any suitable co-operative legislation, and the fact that in the Transvaal and Orange Free State the existing legislation was not applicable to companies with limited liability, nor were they entitled to obtain assistance from the Land Bank.[1]

In extending the knowledge of co-operative principles among the farming community, the Agricultural Colleges are doing good work. Regular lectures on the subject are given. It is realised that a fuller development of co-operation must stimulate farming, since successful marketing is of nearly as much practical importance to producers as the achievements of agricultural science. Co-operative organisations benefit the whole farming community by modernising all methods of production and distribution, eliminating waste and duplication, and by the marketing of farmers' produce to the best advantage, with better returns to the producer and less cost to the public. Better grading, better prices, and consequently better farming, are direct results of the operations of a successful society.

The reaction of co-operative business upon farming methods has been well exemplified in the tobacco-growing areas of the Magaliesberg in the Transvaal. Some fifteen years ago, when

[1] See the South Africa section of the Survey of Co-operative Legislation, included in this volume.

the growers of Transvaal tobacco had the utmost difficulty in selling their produce, an unlimited liability society was formed with a membership of 277. As a result of the greatly increased prices obtained, the membership is today 3,546, and the society has accumulated a reserve fund of £42,866 By its distribution of good seed and insistence on careful grading it has done much to better the quality of tobacco produced and to deal with the problem of over-production. It has, in fact, put new life into the industry of the district.

The history of agricultural co-operation in South Africa emphasises in the clearest possible way the paramount importance of good business management. The failures of earlier years were very frequently due to the employment of unsuitable secretary-managers, whose influence with their farmer-directors proved fatal. The qualifications required from a successful manager are by no means light, and it is to be recorded that the salaries paid were often inadequate. Living expenses on farms being low, Boards of Directors have not always realised that a first-class manager requires a first-class salary There are, too, no central facilities for training staff, though the offices of other societies and of central bodies are a useful recruiting ground for more responsible positions in other associations The frequent inspections conducted by officials from the Registrar's staff have brought about a uniform system of accounting at the majority of the societies, while by means of occasional conferences of secretaries, the submission of periodical returns to the Registrar, and a strict annual audit by a public accountant, who, in terms of the co-operative law, must certify to specified details, much has been done to secure a strict adherence to business principles

Agricultural Credit

The ideal form of capital to a farmer who purchases land is that which is granted for a sufficiently long period to enable him to redeem the debt in instalments, which are so easy that their payment will not mean too heavy an appropriation of the proceeds of the produce of the farm The farmer should be able not only to pay those instalments, but also to develop his farm out of the earnings from the land itself The farmer wants assistance which will possess the additional merit of not being liable to withdrawal owing to slumps, or to the death of the lender, or to more attractive fields of investment elsewhere, or to the hundred and one other reasons which will readily occur to you; he must have that sense of security that can only come from the knowledge that assistance, once granted, will not be withdrawn for any reason other than his own default

Prior to 1907 our farmers were entirely dependent on private investors for their capital The cost of money, that is the rate of interest, went up and down and—as an Irishman would probably say—it was more up than down. In addition, there was no assurance that the capital would be available for a sufficiently long period.

The Government of the Transvaal first moved in the matter, and established a land bank in 1907, closely followed by the Government of Natal, which also established a small bank in that year. In the Orange Free State a land bank commenced business in 1909, while in the Cape a Land Bank Act was passed, but a bank was never actually established. The Union Land Bank was established on October 1, 1912, when the three provincial banks mentioned ceased to exist, and their assets and liabilities vested in the Union Bank.

THE UNION LAND BANK

I do not want to burden you by quoting a mass of figures, but it is of interest to know that the Union Bank commenced business with the capital of the old provincial banks of £2,735,000, which was made up in this way

Transvaal Bank	£2,000,000
Free State Bank	500,000
Natal Bank	235,000

Since then the bank's capital has grown from the £2,735,000 to £9,254,860 on December 31, 1926, mainly by amounts specially voted by Parliament.

In addition to the £9,254,860, the bank had at December 31, 1926, raised £228,300 from the public and other banks, and, further, it had accumulated a reserve fund of £527,176. It will thus be seen that at December 31, 1926, funds were, roughly, £10,000,000—that is an easy figure to remember—a figure which, incidentally, greatly exceeds the amount of paid-up capital and reserves of all the commercial banks put together. The bank pays to the Treasury the full cost of the amount borrowed by the State for land bank purposes In addition the bank pays in full for services rendered by the railway and postal administrations, so that the bank does not cost the taxpayer a penny. The farmer pays—and rightly so—the State in full for the facilities granted to him through the bank

Up to the present the bank has not repaid anything to the Treasury in reduction of the capital advanced to it The law, however, provides that as soon as the reserve fund and the bank's capital total such an amount as is, in the Central Board's opinion, adequate to enable the bank fully to carry out the objects for which it was established, the Central Board may commence to repay the capital advanced by the Treasury.

It will probably be some years before anything will be done in that direction, because the bank is, even with its big capital, unable at present fully to carry out the objects mentioned in the Bank Act. It is, unfortunately, obliged from time to time to restrict its operations

The bank is a body corporate established under Act No. 18 of 1912, which has since been amended by Acts No. 30 of 1916, No. 40 of 1922, No 35 of 1923, No. 32 of 1924, No. 43 of 1925 and No. 27 of 1927. Its operations are controlled by a Central Board, consisting of a Managing Director (who is Chairman), appointed by the Governor-General, and five ordinary members, who retire in turn annually The Central Board is solely responsible for the control of the bank and its policy, the granting of loans, and all other business. It is assisted by four Local Boards, whose functions are purely to advise the Central Board in respect of applications for loans and other matters in their respective areas. The Local Board areas are formed mainly, but not entirely, on provincial lines.

Method of Operation

Since the Union Bank was established on October 1, 1912, and up to December 31, 1926, individual farmers applied to the bank for loans totalling no less than *twenty-seven million, two hundred and forty-two thousand, nine hundred and eighty-nine pounds* for mortgage, fencing and dipping-tank loans only.

The separate figures are:

38,250 applications for mortgage loans of	£24,987,201
8,402 applications for fencing loans of	1,922,340
3,101 applications for dipping loans of	333,448
49,753 applications Total	£27,242,989

These loans are granted on first mortgage, and usually for five, ten, fifteen or twenty years, dependent on the purpose for which the loan is required. If it is required for stock, such as sheep, which are quickly productive, the period of the loan would be five or ten years; for buildings and other improvements the period would be fifteen years, while for the purchase of land or the redemption of existing bonds a period of twenty years would be fixed. The rate of interest charged may be altered from time to time; at present it is 6 per cent. per annum The rate of interest in respect of existing loans may not be increased, but it may be reduced It is fixed by the Central Board, and is determined by the cost of the bank's capital and its costs of administration The loan is repayable in equal half-yearly instalments, which include interest and capital.

The loan must be used to develop agriculture, to purchase stock, farming implements, seed, fertilisers and so on, or to clear and improve land, to erect farm buildings, to pay costs of subdividing land, to plant trees, orchards, vineyards, sugar cane, etc The amount of the loan may not exceed 60 per cent. of the fair agricultural or pastoral value of the land as determined by the Central Board Improvements as such are not valued separately, but the agricultural or pastoral value of the land is regarded as being enhanced by permanent improvements, such as buildings, etc, of a nature consistent with the farming operations for which the farm is suited

In order to assist the Board in arriving at the value of the farm, the application is first sent to the magistrate of the district in which the farm is situate, in order that the security may be valued by a person specially appointed by the Central Board as a valuator for that particular area. The Central Board's practice —which the wiseacres thought would be disastrous—of appointing farmers of good standing as valuators instead of professional

men has answered very well indeed. Apart from the saving of expense and the convenience to applicants of having farmer valuators within easy reach, there is no doubt that their appointment has been an important factor in bringing home to farmers the fact that the land bank is their bank, and that its success or failure reflects on them as a community.

The bank can only grant a fencing loan if, among other things, the specifications of the proposed fence are approved by the Department of Agriculture. A bond is not passed in the bank's favour for fencing loans; the amount is merely "noted" in his registers by the Registrar of Deeds against the farm and on the title deeds. That "note" has the effect of creating in favour of the bank a charge on the farm The amount of the loan, or as much as may be owing, runs with the land, and passes automatically from owner to owner, who is liable only for those instalments and interest which fall due during his ownership. No holding can be transferred unless the Registrar of Deeds is furnished with a certificate by the bank showing that all instalments, then due under the advance, have been paid. At present the bank charges interest at the rate of 5 per cent. per annum on fencing loans, which are repayable in this way: at the end of the first year only interest is payable; thereafter the loan, with interest, is repayable in eleven equal yearly instalments, the first of which falls due at the end of the second year, reckoned from the date of the advance.

Dipping tank loans are granted in the same easy manner as fencing loans In 1921 the bank was given power to grant loans not exceeding £150, to construct a tank, silo, or other contrivance for the making or storage of ensilage, in the same way as fencing loans are granted

An interesting extension of the bank's powers was made in 1924, when it was authorised to grant loans to farmers to enable

them to provide a supply of water by boring or otherwise, and to purchase and erect windmills or other mechanical contrivance for the pumping of water. The maximum amount which may be granted for each source of supply (including a windmill or other mechanical contrivance) is £250 The loans are granted in the same simple manner as fencing and dipping-tank loans.

The bank's loans are not investments, in the sense that it is loaning State monies in order to receive a return in the form of interest. The whole object of its loans is to further the development of agriculture For this reason it employs inspectors, who periodically visit properties bonded to it to see whether those properties are being occupied and worked in a husbandlike manner.

Loans to Co-operative Bodies

The bank is authorised to grant the following loans to Co-operative Agricultural Societies and Companies registered under the Co-operative Act of 1922:

A Fixed Instalment Loans;
B Seasonal Loans,
C. Export Loans.

The distinction made in the Co-operative Law between a Co-operative Society and a Co-operative Company is that the members of a Society are jointly and severally liable for payment of its debts and obligations, whereas the liability of a member of a Company is limited to payment of the nominal value of the shares subscribed by him, and any "contingent liability" which may be attached to such shares.

A. *Fixed Instalment Loans.*

These advances are granted for the purpose of purchasing:

(i.) Immovable property and erecting buildings thereon;

(ii.) Agricultural machinery to be worked on behalf of members;

(iii.) Breeding stock to be controlled and used on behalf of members, and

(iv.) Plant, office furniture and other equipment required for carrying on the business of the Society or Company.

The loans granted under (i.), (ii.), and (iv.) are repayable within a period not exceeding ten years, in such instalments as the Central Board of the Land Bank determines. Interest on such a loan is payable either yearly or half-yearly in arrear. Advances under (iii.) are made to "Blood Stock" Co-operative Societies and "Special" Co-operative Livestock Societies. This class of loan is not available to Co-operative Companies with limited liability. The loans must be liquidated within five years, and are usually repayable, in the case of "Blood Stock" *Dairy* Societies, in monthly instalments calculated on the basis of £5 for every £300 advanced, plus interest, and as regards "Blood Stock" *Sheep* Societies, in equal half-yearly instalments, plus interest. The advances are limited to £300 for each member. "Special" Livestock Societies must repay the loans granted to them in yearly instalments, calculated on a sliding scale, commencing at 10 per cent. and rising to 30 per cent., plus interest. The distinction between a "Blood Stock" and a "Special" Society is that in the case of the former only pure-bred stock may be purchased and supplied to members, whilst the latter may acquire ordinary livestock with the proceeds of the loans obtained from the bank.

The undermentioned amounts are owing (September, 1927) on account of fixed loans by the different class of Society and Company—viz.:

	Societies	*Companies*	*Total*
Maize	£51,130	—	£51,130
Tobacco	48,475	£6,400	54,875
Sugar	—	334,839	334,839
Cotton	20,326	20,932	41,258
Wool	—	51,200	51,200
Dried fruit	—	22,325	22,325
Citrus	110	19,759	19,869
Apples	—	2,750	2,750
Wattle bark	—	14,823	14,823
Wine	—	14,500	14,500
Dairies	4,481	6,772	11,253
Blood stock	15,552	—	15,552
Special livestock	119,578	—	119,578
Threshing machines	1,700	—	1,700
	£261,352	£494,300	£755,652

B *Seasonal Loans*

These loans are usually granted:

(i.) To make advances to members against produce actually delivered to the Society or Company, and

(ii.) To pay for grain bags and produce containers as well as farming requisites, such as implements or fertilisers purchased on behalf of members.

The currency of the advance is fixed for the period of the harvest year of the particular product handled, that is to say, capital facilities under the loan are available for one season only. From time to time monies may be drawn from and repaid

to the bank, provided the total amount owing at any one time does not exceed the maximum amount granted.

During the period when produce is delivered money is drawn from the bank, and repaid as and when the proceeds of the sale of the produce are received. If the co-operative organisation is associated with others in a Central or Federal Co-operative Agricultural Company, which attends to the sale of the produce to be financed, the bank would make it a condition of the seasonal loan that the borrowing Society or Company must authorise the selling body to pay the proceeds of the produce direct to the bank. Interest is calculated on the daily balance of the amount owing. Advances to members on farm produce are limited to 60 per cent. of the value of such produce as determined by the Central Board of the Bank. Where farming requisites are purchased, an amount equal to the cost thereof may be advanced.

The seasonal loans outstanding are as under:

	Societies	*Companies.*	*Total.*
Maize	£223,543	—	£223,543
Tobacco	131,998	20,506	152,504
Ostrich feathers	—	108,217	108,217
Cotton	7,816	11,752	19,568
Dried fruit	—	24,944	24,944
Sugar	—	1,119	1,119
Pea nuts	—	4,538	4,538
Dairies	—	3,670	3,670
Wine	—	1,900	1,900
Apples	—	1,199	1,199
Fumigation (citrus)	1,247	1,820	3,067
	£364,604	£179,665	£544,269

In connection with the current season, the undermentioned loans have been granted:

	Societies.	*Companies*	*Total.*
Maize	£826,750	—	£826,750
Tobacco	220,000	60,000	280,000
Sugar	—	60,000	60,000
Cotton	15,000	15,000	30,000
Pea nuts	—	9,375	9,375
Wine	—	1,900	1,900
Lucerne	—	1,000	1,000
Dairies	—	3,200	3,200
Ostrich feathers .. .	—	28,000	28,000
Apples	—	1,200	1,200
Fumigation (citrus) .. .	*1,500*	—	*1,500*
	£1,063,250	£179,675	£1,242,925

C *Export Loans*

These are granted to meet the cost incidental to the export of produce overseas. "Cost" includes packing materials, railage, port charges, shipping freight and all other expenditure reasonably incurred in placing and selling produce abroad. It is a condition of all export loans that the produce must be consigned to, and the sale thereof controlled by, a co-operative organisation oversea approved by the Central Board, and such co-operative body must be authorised to pay the proceeds direct to the bank's London office in reduction of the loans obtained

The amounts under the export loans are:

Citrus societies	£7,248
Citrus companies	11,844
Total	£19,092

The loans granted under this head for the present season are:

Citrus societies	£20,000
Citrus companies	24,700
Total	£44,700

and when it has reached such an amount as is determined by the bank in each case, the company must apply 25 per cent. further subscriptions by credit societies to the payment and retirement of all shares subscribed by persons or institutions other than societies. The credit societies formed in any particular circle are thus afforded the opportunity of ultimately becoming the sole shareholders in the loan company established in that circle.

A loan company is managed by a Board of Directors appointed by the bank, which also appoints the Secretary. The policy of the bank is to appoint local farmers of standing, men who are well acquainted with the people and the conditions obtaining in the circle, as Directors of such company.

The functions of a loan company are threefold:

1. To provide accommodation to the members of credit societies formed in its area, by discounting bills signed by members and endorsed by their respective societies.
2 To grant loans to individual farmers (including members of credit societies) against the security of grain or other agricultural produce, represented by an elevator or warehouse receipt.
3 To receive monies on deposit from shareholders and others.

The first object of a loan company, therefore, involves the formation of credit societies, and raises the question, What is a credit society? A credit society is simply a borrowing club, consisting of not less than seven, and not more than fifteen farmers, and its object is to grant accommodation to its members against their bills, which it discounts with the loan company.

The regulations of such a society are prescribed by the Act,

and limit accommodation to its members to an amount not exceeding £200 multiplied by the number of its members, the maximum advance to any individual being fixed at £300 The currency of these bills is not to exceed two years in exceptional cases; the policy of the bank, however, is to arrange the currency of bills so as to coincide with the harvest year

These provisions are very well adapted to farmers engaged in purely agricultural pursuits; as regards the stock farmer, especially in cases where it is desired to buy sheep, it is appreciated that it will not be possible to discharge the liability in full when a twelve-month's bill falls due. But, having regard to all the circumstances, and a payment in reduction of the bill having been made, the bank agrees to a renewal of such a bill under favourable conditions Small stock farmers are thus placed in a position also to take advantage of the facilities offered

A credit society may grant accommodation to its members for the following purposes

(*a*) To enable a member to sow, reap or dispose of a crop.
(*b*) To purchase agricultural implements and machinery, livestock, feeding stuffs, seeds, fertilisers and other farming requisites.
(*c*) To erect buildings (including the purchase of the necessary material) for treating or handling farm produce and for housing livestock
(*d*) To pay wages for and costs to be incurred in reaping, threshing or disposing of crops

The members of a credit society are jointly severally liable for the debts of the society. Owing to the fact that the nature of this liability is not thoroughly understood by the farming community, this provision to some extent acts unfavourably against the success of the whole scheme. Although liability is

unlimited, there is considerable security in the fact that the member does not personally handle the money advanced; any stock or implements purchased remain the property of the society until the debt has been repaid; and if disposed of before that event, the member is criminally liable; in addition the society has a lien on crops produced with the aid of seed, fertilisers, stock or implements supplied.

Up to the present no loan company is functioning as regards the second object of such companies, namely loans to individual farmers against the security of grain represented by an elevator or warehouse receipt. This question involves the erection and control of warehouses, as well as the "co-operative" sale of produce against which loan companies have made advance, and is now receiving attention. The machinery for this part of the company's business will be in order to deal with next year's crop.

Very little attention has so far been given to the third object of loan companies—viz., "To receive deposits from shareholders and others"—and no business has resulted.

The Land and Agricultural Bank of South Africa acts as bankers to the loan companies, each of which is required to maintain a reserve fund equal to 25 per cent. of its paid-up capital, and companies obtain further funds by re-discounting with the bank bills endorsed by credit societies or signed by individual farmers

Since the Act came into operation thirteen loan companies have been registered, and the total number of credit societies at present attaching to the several companies is 152.

CO-OPERATION IN CEYLON

BY

W. H. K. CAMPBELL.

THE first ordinance providing for the establishment of Co-operative Societies was passed in 1911, and the first society was registered in 1912 Up to 1913 the Registrar-General was Registrar of Co-operative Societies in addition to his own duties. In 1913 the Registrarship was transferred to the Director of Agriculture, still in addition to his own duties. No great progress was made till December, 1916, when a Director of Agriculture was appointed who had had some experience of Co-operation elsewhere, and was keenly interested in it and alive to its possibilities. In 1913 an untrained Inspector was appointed In October, 1920, two more were appointed, and given a course of training in India. But the Registrar continued to be an officer who had other important duties to perform, which occupied nearly all his time, and he was only able to devote a comparatively small amount of his energies to Co-operation

As a result of lack of staff, training and supervision, the movement in Ceylon has not hitherto made the progress which would have been possible in the time which has elapsed, if a more whole-hearted attempt had been made to develop its possibilities. For the same reasons, certain mistakes have undoubtedly been made. There are few countries where the mistake has not been made of trying to get on faster than the staff and the nature of the material will actually allow. Ceylon is not one of them. Societies have undoubtedly been registered without sufficient teaching, and left to carry on without adequate supervision.

As a result, they have, generally speaking, little appreciation of the fundamental principles of Co-operation. They tend to regard a large membership and share capital as *per se* desirable, and to exercise little or no discrimination as to the character of the members whom they elect. The inevitable result is a lack of that mutual trust which is the mainspring of a society which is truly co-operative. There is usually no sufficient inquiry into the purpose for which loans are given, and very little supervision of the way the money is used thereafter. In case of default, partly from lack of knowledge, and partly from lack of moral character, no energetic steps are taken for the recovery of loans. Active interest in the affairs of the society, which should be shared by all the members, is actually confined to very few. Societies have made little progress in the inculcation and development of thrift. The ingrained habits of the thriftlessness and unpunctuality of the people require a high standard of vigilance and control from within the societies, supported by close supervision from without. The extent to which these ideals have been attained leaves much to be desired.

Another special difficulty with which Co-operation has had to contend in Ceylon is the lack of mutual trust of the people, and their dependence on the various grades of native headmen, through whom the machinery of Government works. They are inclined to view with great suspicion any newfangled idea which does not come to them through the medium of these minor officers of Government. An attempt was made to overcome this difficulty by the organisation of societies of unlimited liability, officered by these headmen or their immediate dependents, and operating over very large areas, extending sometimes to hundreds of square miles It was recognised that these societies were unsound, as the area of operations put mutual knowledge and supervision out of the question, but the intention was to accustom

the people to the idea of Co-operation by these societies, and then break them up. It is easy to be wise after the event, but this policy has proved a failure. It has brought into existence a number of societies, managed entirely by headmen on purely bureaucratic lines. The members are scattered over so large an area that they rarely attend meetings, and have little or no voice in decisions if they do. Such societies have spread quite a false idea as to what a Co-operative Society should be, and have fostered the already prevalent idea that this is something which Government should run for them, and that the duties of the officers of a society are matters far too deep for a comparatively uneducated villager to deal with.

But a few years ago a considerable expansion took place very rapidly in one portion of the island. Societies began to be formed for a single village, and were very liberally financed—much more liberally, in fact, than was justified by the stage of co-operative education which they had reached Widespread interest in the movement was created, a large sum of money became involved, and it was obvious that it had got beyond the stage where any official could be expected to accept responsibility for it as a side line, in addition to a very adequate supply of other duties. Appreciating this, the Director of Agriculture, as Registrar of Co-operative Societies, represented that the appointment of a whole-time officer was necessary, and Government decided to depute a member of the Civil Service to study Co-operation in India and certain European countries, and to be Joint Registrar of Co-operative Societies upon his return to the island in May, 1926. The appointment of three more Inspectors was sanctioned, and these are at present over in India, undergoing a course of training, and are due to return in July, 1927.

At this stage there were in existence 315 societies with 34,164 members, a paid-up capital of Rs 362,987/08, and reserve funds

amounting to Rs 73,183/39. A very large majority of these were credit societies of unlimited liability, catering mainly for small agriculturists. This is undoubtedly the correct way in which to begin in an Oriental country, with a heavily indebted peasantry accustomed for generations to depend upon usurers for financing its agriculture. The thrift and deposit side of the movement had hardly been developed at all, and the only source of loans was a department of Government. The total working capital in use for 34,164 members was Rs. 816,108/14, or just under Rs. 24 per head Obviously the existing societies were only supplying a very small part of the requirements of their members

Owing to lack of staff, and consequently of preliminary teaching and subsequent supervision, a large proportion of the existing societies were in a very bad state, many of them inert and lifeless beyond possibility of resuscitation. There is much work to be done in putting the existing societies on a thoroughly sound basis before any considerable advance can safely be attempted. This has been begun. The registration of fifty-three hopeless societies has been cancelled. Steps have been taken for the subdivision of many societies operating over unduly large areas—a somewhat complicated operation after a society has been some years at work.

Once the ground already occupied has been properly consolidated, there appears to be every reason for optimism as to the future of the movement in Ceylon. The standard of literacy and intelligence compares very favourably with that of India, where some twenty years of concentrated and patient work have achieved wonders. Public interest is beginning to be aroused, and there are signs that the unofficial assistance, which should play such an important part in co-operative development, will shortly be forthcoming. For the moment there is need for

extreme caution. The demand for new societies is already in danger of outstripping the capacity of even the increased staff, while there are occasional signs of indignation that land mortgage banks, marketing societies, and co-operative stores have not yet been started. It is difficult to convince such enthusiasts that such advanced forms of co-operative structure can only be erected on a foundation of thoroughly sound societies of a simpler kind, deeply impregnated with the ideas of mutual trust, loyalty and responsibility

The form of organisation most suitable to Ceylon would appear to be something similar to that which has been evolved in India, where conditions are in many ways similar. As a foundation, there must be sound primary societies For purposes of supervision, education and propaganda, these will be joined into district unions, the unions themselves into federations, and, some day, the federations into an all-Ceylon body, representing the most enlightened co-operative opinion in the country. On the other side, for finance the primary societies must be affiliated to Central Banks all over the island, with directorates drawn from society representatives, reinforced by individual members of admitted business capacity and integrity Such banks may later require to be reinforced by an Apex Co-operative Bank for the whole of Ceylon But their first function will be to earn the confidence of the public, and to attract therefrom deposits with which the operations of the primary societies can be financed. Co-operation will then be relieved of its present dependence on Government for funds, and will have advanced a definite stage towards becoming the independent, self-supporting organisation which it ought to be

There is ample scope in Ceylon for many forms of co-operative effort. It is predominantly an agricultural country, and the first thing it requires is a benevolent and suitable system of credit

to replace the self-seeking moneylender. But the educative value of Co-operation is, of course, immense, and once it has taken a firm grip on the people of this country, it can save untold sums now wasted on unnecessary litigation and extravagant ceremonial expenditure, it can enable the peasant to hold up his crop for a better price, it can revert to the workers and producers *innumerable rupees, which are now swallowed by parasitic* middlemen, who produce nothing, and are paid out of all proportion for the services, if any, which they render to the community. Best of all, by teaching the people to unite and stand up to their difficulties, it can strengthen their moral fibre at the same time as it effects an all-round improvement in their economic circumstances.

PRODUCERS AND CONSUMERS

BY

MARGARET DIGBY.

THE triennial Congress of the International Co-operative Alliance is one at which the general policy of the consumers' movement, rather than any special action, is the subject of discussion. It is natural that it should be so, for the gathering is too large, its units too loosely linked together, and their outlook, both national and social, too divergent, for it to reach decisions which can be given immediate effect

One of the questions of policy which has been before the Congress for some years, and on which there seems to be something like unanimity of opinion, is that of the proper relations between agricultural producers and consumers' co-operation—the two sides of the same movement, as the Congress now clearly feels them to be The matter was first raised in 1913, when Congress gave its assent to a scheme for local, national and international relations between the two movements propounded by Herr Kaufmann, of the German Co-operative Union. The relations so set forth were of a purely economic character—in fact, a dovetailing of commercial interests. This position was re-affirmed in 1921 and 1924, when M Albert Thomas, of the French Co-operative Movement and the International Labour Office, threw out additional suggestions for the institution of joint national bodies of a consultative or "educational" type to bring two movements together—a scheme which has materialised in several countries.

At the *Stockholm Congress (August, 1927)* the subject was

introduced by Herr Jaeggi, President of the Union of Swiss Distributive Societies, who was evidently sympathetic to the idea of closer collaboration between the two sides, and in that represented the point of view of the Congress as a whole. He presented a report demonstrating the fundamental unity of the two movements, their common social purpose, their function as the safeguard of the economically weak, the similarity of their administrative structure, and the common difficulties and enemies they have to face He touched on the extent to which, taken together, they influence the economic life of the world. He went on to define the sphere of each, taking the view that it was not possible for consumers' societies to undertake agricultural production on a large scale, but that they should rather "adapt themselves to the immediate needs, the method of work, and the forms of ownership of their respective economic systems." He referred to the accumulation of co-operative capital, and urged its use to render the movement—agricultural as well as industrial—independent of private banks. Economically, the main link between agriculture and the consumers' movement is formed by the direct trading relations advocated by Herr Kaufmann. Herr Jaeggi added a supplementary recommendation that both consumers' and agricultural societies should do all they could to reduce charges for expenses on the goods sold to one another. Finally, he advocated the formation of joint bodies, such as already exist in some countries, for purposes of economic development, education and mutual defence.

This constituted probably as definite a programme as it lay within the power of an international body to adopt. Indeed, with the diversity of national conditions, the impracticability of any single solution was stressed, both in the report and in the debate which followed its presentation. Speakers in this debate, on the whole, did little more than emphasise the various points

in the report—the desirability of bringing town and country together; local relations, actual and possible; the desirability of a good understanding with the large existing organisations of agricultural producers, and so on. Sir Thomas Allen, of the English Wholesale Society, referred especially to two points, the financial assistance which the consumers' movement might render to the agricultural co-operative societies, and the need for the consumers' societies to be prepared to purchase co-operative agricultural produce whenever it came upon the market. There was a general air of sympathy with all the proposals put forward, and the report was adopted unanimously There the matter rests for the present. The International Co-operative Alliance does not meet again in Congress till 1930, and in the interval it will be for the national organisations to work for a closer alliance with the farmers' movement in their own countries. That they will so work seems certain, for there appear to be individuals in many countries who have the matter at heart, and, in addition, the economic development of both movements presses in that direction.

Obviously, some will have a much easier task than others. In many agricultural countries—Finland, Sweden, Latvia, for example—the membership of the consumers' societies consists, in a great measure, of farmers, it is an essentially rural movement, comparatively little influenced by the point of view of the townsman. Credit banks exist independently, but it is from the consumers' society that the farmer purchases seeds, machinery, etc., and to the consumers' societies that he often sells his produce, especially dairy produce. Sometimes he receives dividends on sales and purchases alike, or, if he does not, it is by his own choice, for a members' meeting consisting mainly of farmers can naturally decide these matters as best suits them The sale of farm produce to the consumers' societies in agricultural countries,

however, is very definitely limited by the fact that often such societies have scarcely any urban population to feed. In this case, the bulk of the members' farm produce is exported. It may or it may not be marketed co-operatively, it is extremely uncertain whether it is purchased co-operatively on reaching the foreign market. In Hungary a somewhat different position exists. The Central Agricultural Bank and the Consumers' Wholesale hold between them the shares in a company for the purchase of grain and other agricultural products. But even here the company sells on the open market, and the grain is frequently exported, although the consumers' societies own flour mills of their own.

In England, of course, the position is completely reversed. The consumers' movement is almost entirely urban, with a very large and ever hungry industrial population, which it feeds almost entirely on imported agricultural produce. There is not at present, and in some commodities cannot be, a co-operative supply in England which will satisfy the co-operative demand. Countries like Germany, with more balanced urban and rural populations, would stand, probably, somewhere between these two extremes The British Dominions were not represented at the Congress, though their consumers' movements are members of the Alliance. They are, of course, co-operative exporters of agricultural produce, and also countries where the consumers' movement is weak, has only a small urban population to feed, and has little influence on rural affairs.

It is fairly clear from these facts that while the national solidarity of the two movements for the purposes of consultation, education, and defence is quite practicable and infinitely to be recommended, there is in most countries no chance of their becoming mutually self-sufficing on the economic plane. Local consumers' societies can and do buy and sell with the local co-opera-

tive farmers whether they are united in the same or a different organisation. The same thing takes place nationally, and could take place to a greater extent, especially in a country such as England, where the co-operative market is large, and there is, to say the least of it, room for progress in farmers' organisation. There is room, also, for the experiment of joint national marketing boards, on which the national headquarters of both movements have equal representation, fulfilling some of the technical functions of middlemen.

But, even so, the mere geography of the world will ensure that large quantities of agricultural products in co-operative hands will find no market in their country of origin, while in other countries the actual, and still more the potential, co-operative demand will exceed any national supply. The case is therefore one for international adjustment.

In this connection, another document laid before the Congress at Stockholm becomes of considerable interest This is the report of the International Co-operative Wholesale Society, outlining its work for the past three years, together with the work of the committee which preceded it, and giving in addition some statistics of European Co-operative Wholesale Societies The International Wholesale Society is not a trading organisation, and its work has been, so far, of a tentative character, chiefly concerned with consultation and inquiry. Several interesting facts emerge from its report.

In the first place, all European Co-operative Wholesale Societies import goods to a considerable extent, either from other European countries or from overseas; and, in the second place, the bulk of their imports are agricultural produce, the largest items being in order, wheat, butter, tea, bacon, coffee, sugar, rice. A certain number of European Co-operative Wholesale Societies, such as those of Bulgaria, Czecho-Slovakia, etc , which have a large rural

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membership, themselves export cereals, bacon, etc.; but it is doubtful whither these exports go, and by far the larger proportion of the imports of Co-operative Wholesale Societies undoubtedly comes "from outside the movement" as far as consumers' co-operation is concerned.

But, of the seven products enumerated, all except tea and coffee are produced or marketed co-operatively to a greater or less degree; wheat, butter and bacon being, indeed, amongst the principal co-operative exports. It is not easy to say to what extent these co-operative exports do actually find a co-operative market, but obviously they could and should do so, and the consumers' movement by its resolution at Congress has pledged itself at least to look favourably on any proposals for the extension of such commerce.

Great Britain alone accounts, in point of value, for two-thirds of the total co-operative imports of Europe. Of these, tea, which bulks large in value, comes mainly from the British Wholesale Society's own plantations, as do some of the constituents of margarine, while wheat is derived largely from C.W.S. property in Canada, and from the Anglo-Russian Wheat Company, which is a partly co-operative undertaking. Of the remaining imports, many, though it is impossible to say how many, may be of co-operative origin, others must be from private sources. But the British consumers' movement is always growing, and even if at present it bought nothing from non-co-operative sources (as is scarcely likely), it would still be necessary for co-operative exporters to keep it in mind as a constantly expanding market, and one, moreover, which had every reason to be sympathetic to their tenders

It should be possible to arrive at an almost complete interlocking of the trading interests of producers and consumers, both nationally and internationally—a point at which no consumers'

society would purchase goods "outside the movement" while there existed a co-operative marketing society capable of supplying them. But to reach this point much more information is required as to the activities and needs of both movements. The International Wholesale Society has made a beginning by collecting such information in the case of the consumers' movement. That body knows within a little what each of its national members imports, and what it is prepared to export. But, except where the two movements are very closely united nationally, the agricultural producers' movement falls outside its scope.

A similar attempt to bring all the exporting co-operative societies together in a loose international organisation for the purposes of information and consultation might have valuable results, for until something of the sort is done the work of the International Wholesale of the Consumers is necessarily incomplete.

In studying this report of the International Wholesale, it is as well to bear in mind that by no means all the agricultural produce consumed by co-operators, nor even all the imports, pass through the hands of the National Wholesales. It has been remarked that many local societies could or do deal with the local farmers' societies. Many of the larger societies might easily deal directly with overseas marketing societies. As it is, many probably purchase co-operatively sold commodities, such as tinned fruit, on the ordinary market, perhaps hardly aware of their co-operative origin

One other suggestion thrown out in the course of the debate at Stockholm points to relations of a different character. This was the allusion to co-operative credits for agriculture. In I land, at least, the co-operative movement has capital to and to some extent this capital has already been em- advances to agricultural co-operative organisations

overseas. It would appear that the English movement is satisfied with its investment, and is prepared to go further in the same direction. Further, as Herr Jaeggi's report observes, there is a revival of individual and collective saving after the war and the years of insecurity and monetary depreciation that followed it—a revival to be observed in the most improbable places, such as Russia, where private thrift is being inculcated by the State. In the course of this revival, a very large proportion of working-class savings will come into the hands of the co-operative movement in all countries, and if its members hold the opinion that the financing of co-operative agriculture is both a social service and a safe investment, there is no reason why a considerable share of this new capital should not be ultimately at the disposal of the producers' organisations and their members.

Nationally, it will be seen, the problem of the relations between the two sides of the co-operative movement is being worked out tentatively on various lines. Internationally, it has got little further than the stage of discussion. But the discussion has not been merely academic, the atmosphere is friendly and receptive —an atmosphere in which suggestions would be studied, and advances from the producers' side would be met half-way.

A SURVEY OF
CO-OPERATIVE LEGISLATION

INTRODUCTION

In almost every country in the world, Agricultural Co-operative Societies come, in some degree, within the scope of the law, though in nearly all they appear to have started operations, many of them on a large scale, as voluntary unincorporated associations before the law took notice of their existence. In one country, at least, Newfoundland, they are in this condition still, and in Denmark societies are likewise unincorporated, though contracts between a society and its members are legally enforceable, and some special credit legislation has been passed. Once their existence was recognised, however, the steps taken to give a legal basis to their activities varied very greatly.

In every country in the world, including the larger British Dominions, but with the single exception of Great Britain itself, special legislation has been passed to encourage, protect, and control agricultural co-operation.

In some countries—for example, France—societies were at first simply registered under the ordinary commercial law, and were subject to the provisions applicable to Joint Stock Companies. Within recent years, these provisions have become reinforced, and sometimes modified, by a mass of special legislation, generally in the form of decrees, and dealing for the most part with the direct relations between Co-operative Societies and the State, particularly as regards credit.

Procedure so limited is not, however, common. A more usual method is to draw up a special section of the Commercial

Finally, the movement being characterised by these peculiarities and privileges, it has become increasingly common, especially outside Europe, to limit the use of the word "co-operative" to those organisations which, in fact, fulfil the principles and are entitled to the privileges it implies.

It is the purpose of this Introduction briefly to review the types of Acts in existence, and to note the extent to which they fulfil definitely co-operative conditions The titles and dates of the Acts, with an analysis of their main provisions, are given later under the headings of their respective countries.

The position of agricultural co-operation in Great Britain, as has been indicated, is unique. Co-operative Societies, whether agricultural or distributive, for marketing, trade, manufacture, or credit, come under an Act dating in its first form from 1852. *It is dominated by the ideas applicable to Friendly Societies*, embodied in the Friendly Societies Act of 1834, and contains little that is peculiarly co-operative in its provisions. It seeks chiefly to regulate an industrial or trading undertaking inferentially on a small scale, and conducted for, and by, those actually engaged in it. It has exercised a good deal of influence on the Australian legislation, though this has far outgrown the limitations of the British Act

Co-operative legislation in the self-governing British Dominions varies very greatly, and is complicated by the fact that the Acts are, in almost all cases, provincial, and rarely refer to the Dominion as a whole. One generalisation, however, is possible. Special Co-operative Acts do not always exist, but where they are in force, they differ markedly from European and Asiatic Acts in their general orientation. They are in most cases definitely agricultural, but they provide for agriculture as a capitalised industry, producing for export; marketing consequently supersedes credit as the primary object of association. For the same

reason, the tendency is towards an organisation of the Joint Stock Company type, elastic in many of its regulations, and little under the control of the Government. On the other hand, definitely co-operative provisions are frequently strict, and matters such as voting rights, which the British law leaves to be determined by the rules of the individual society, are here fixed by statute.

In New Zealand, the position is similar to that in some parts of Europe; societies are registered under the Companies Act, and their co-operative character depends wholly upon voluntarily adopted rules. In New South Wales, on the other hand, a very elaborate Act exists, providing for every form of co-operative organisation, and embodying the most recent experience. The provisions may be regarded as of a type between those of a Friendly Society and a Joint Stock Company, but the idea of co-operation as a social service is implicit in them, and they have been carefully drafted with that purpose in mind. The co-operative movement is also privileged in matters of taxation, etc. In Queensland, a modern and carefully drafted Act also exists (The Primary Producers' Organisation Act) which is of a definitely co-operative character, but provides for societies tending to the Joint Stock Company in type. This Act, and that of New South Wales, contain clauses embodying the latest development in co-operative practice—the obligation on members to trade only with their society, the fulfilment of which is secured by the legally binding marketing contract. The Queensland Act goes one step further, and makes marketing through the Co-operative Society compulsory on all producers in its area whenever 75 per cent of these producers agree to apply the Act. In the less progressive and experimental Australian provinces, co-operative legislation is limited to the British Industrial and Provident Societies Act taken over with very little alteration There are, however,

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It is the purpose of this Introduction briefly to review the types of Acts in existence, and to note the extent to which they fulfil definitely co-operative conditions The titles and dates of the Acts, with an analysis of their main provisions, are given later under the headings of their respective countries.

The position of agricultural co-operation in Great Britain, as has been indicated, is unique. Co-operative Societies, whether agricultural or distributive, for marketing, trade, manufacture, or credit, come under an Act dating in its first form from 1852. It is dominated by the ideas applicable to Friendly Societies, embodied in the Friendly Societies Act of 1834, and contains little that is peculiarly co-operative in its provisions. It seeks chiefly to regulate an industrial or trading undertaking inferentially on a small scale, and conducted for, and by, those actually engaged in it. It has exercised a good deal of influence on the Australian legislation, though this has far outgrown the limitations of the British Act.

Co-operative legislation in the self-governing British Dominions varies very greatly, and is complicated by the fact that the Acts are, in almost all cases, provincial, and rarely refer to the Dominion as a whole. One generalisation, however, is possible. Special Co-operative Acts do not always exist, but where they are in force, they differ markedly from European and Asiatic Acts in their general orientation. They are in most cases definitely agricultural, but they provide for agriculture as a capitalised industry, producing for export; marketing consequently supersedes credit as the primary object of association. For the same

less paternal character than the Indian model, and is adapted to farming on a larger scale. In the Maritime Provinces, Company Law is the only authority, though a few societies have been constituted by special Acts.

In South America, legislation, which is in several cases recent and advanced, tends to approximate to the European model.

Special Acts have been in force for many years in Germany (from 1862), Sweden, Finland, and other European countries. Comparatively few of them are older than the twentieth century. They are wide in scope, and provide for societies of a varied type of constitution. (In Germany, for instance, societies may be with limited or unlimited liability, and special provisions are made for different types of societies—credit, productive, and distributive.) On the other hand, they make a definite attempt to define what is co-operative, and effectually tie societies down to that form of procedure and activity.

In other European countries, especially the smaller States of Eastern Europe, the basic legislation is that dealing with agricultural credit. This is, of course, natural amid populations of peasant proprietors. Gradually other functions are legally accorded to Credit Societies, supply of farm equipment and insurance facilities being amongst the first, the Government, whilst placing State credit at their disposal from the outset, becomes more and more concerned with their welfare, and finally bases its whole system of agricultural policy and education on the co-operative movement. This carries with it very substantial privileges—exemption from taxation, reduction of freights, technical inspection, etc.—which, in other European countries (as, for example, in Portugal), are conferred on semi-official institutions for agricultural progress and education which work with any Co-operative Societies which may exist, but are not themselves co-operative bodies, and do not trade or make profits.

All the European Credit Acts and the general Co-operative Acts passed in recent times comply in a sufficient degree with the six principles quoted above to ensure the genuine co-operative character of the societies they regulate; many of them make generous provisions for State assistance, but, curiously enough, comparatively few protect the use of the word "co-operative." Also, apparently because of the economic position of their members, statutory obligations on members to trade with the society only are almost unknown. It is in Europe that the State works in closest collaboration with the co-operative movement.

In Asia, apart from the voluminous and genuinely co-operative law of Japan, and the beginnings of credit legislation in Siam, Co-operative Acts seem to be limited to British dependencies, and are all of fairly recent date. They are, without exception, of the credit type, though they allow some legal scope for other forms of activity. The Indian enactments have served as a model for all of them, as they have done also for the Credit Acts of the West Indies and Mauritius. Close Government control and supervision is provided for, and in some cases, but not all, societies also receive Government financial support. The word "co-operative" is protected, and the regulation provides for a genuinely co-operative method of conducting business. This is especially true in the later Acts, where experience has led to increased emphasis on the co-operative nature of the organisation Besides the countries mentioned, Ceylon, Malaya, Cyprus, Palestine, and Kedah have laws of this type.

It appears from a survey of the subject that the conditions which lead to co-operative agricultural organisation, and the need for legislation to correspond with it, are twofold: (1) The requirements of small proprietors where they predominate, these requirements being mainly agricultural credit, but also the acquisition of farm equipment, and (2) in countries characterised by

capitalised agricultural production for export, the need for organised marketing Production for export, indeed, would seem to be one of the economic factors most favourable to co-operative effort. Both these conditions are naturally often modified or overlap each other, but they are none the less the mainspring of the principal types of agricultural co-operative legislation.

Besides these two types and their modifications, there is, of course, the mass of general co-operative law not especially adapted to agricultural purposes Taken altogether, these make up an extensive body of legislation, of which perhaps the most striking feature has been the tendency to develop legal provisions, and to make statutory those customs and regulations which, in the earliest Acts, were left to the discretion of the individual society. The methods of organisation and business which have been tested voluntarily and have proved successful, are afterwards, though not necessarily in the same area, laid down as legal obligations. This indicates both the realisation of a need to hold Co-operative Societies to the most business-like and (even more) to the most co-operative methods, and also the increasing precision to which co-operative theory is attaining.

But the most general and obvious conclusion to be drawn from a study of co-operative legislation is its universal value and applicability, and the fact that this is being realised more and more by Governments, who are increasingly ready to assist the movement, and, in many cases, to become officially associated with its activities. This process has been most rapid within the last ten years, in which a great speeding up of co-operative legislation has taken place, and it is by no means at an end. Profiting by one another's experience, more and more States are realising the economic and social importance of co-operation, and are taking steps to place it on the most favourable legal basis they have power to confer.

ACKNOWLEDGMENT

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Provisions for federations exist, federal bodies being subject to the same general regulations as their constituent societies

The word "co-operative" is protected.

Liability may be limited or unlimited.

Membership is open, subject to the directors' right to refuse an application for membership There are no limits to members' shareholdings. Each member has one vote, but, if the bylaws permit, may be entitled to a maximum of two additional votes on account of business transacted with the society.

Societies with unlimited liability have no shares, but "capital funds, such as loans, or revenue funds, such as reserves, are to be used." No loans in excess of £100 may be raised without the consent of a two-thirds majority at a special meeting Where liability is limited, one class of shares is to be issued which must be at least one-tenth paid up No loan exceeding half the capital of the society is to be raised without a two-thirds majority at a special meeting. Shares are transferable with the consent of the

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directors, and may be cancelled by resolution of a general meeting. The Land Agricultural Bank may lend to an Agricultural Co-operative Society on (1) joint and several liability of the members, (2) uncalled capital and/or contingent liability, (3) fixed assets, (4) liquid assets, such as debts or crops. Bond or other security must be registered or otherwise completed before an advance is made

With regard to the distribution of profits, the maximum rate of interest is laid down in the rules, but must not exceed 8 per cent There are also provisions for the creation of a reserve and the distribution of the balance of the profit.

Provision for the compulsory supply of produce is made in the model rules, also for pooling and pool payments. The Act also provides for fines to be imposed on members who fail to sell produce through the society

Government loans may be made either (1) ten-year loans or cash credit account, or (2) one-year loans to finance the export of produce Societies require no license to trade, and are not liable to stamp duty They are exempted from (1) any taxation on profits other than interest or rent arising from investments, (2) any auction duties in respect to agricultural produce and livestock, (3) any license duties chargeable on turnover of capital, (4) any taxation or duty of a like nature to the above. The Minister has powers of inspection and investigation, and may veto regulations or alterations of regulations.

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producers in the district sha ... goods throu

society, whether they are members or not Non-members coming under this regulation are then bound by the rules of the society, but may apply to have their produce inspected and graded by a Government officer at the expense of the Society.

Co-operative companies in North and South Rhodesia, Bechuanaland, and South-West Africa may be members of the Union of South Africa Federal Co-operative bodies.

TRANSVAAL

Law No 17, on Agricultural Co-operative Societies, 1908.
Law No. 21, modifying the law of 1908 on Co-operative Societies, 1909.

ORANGE FREE STATE

Law No 1, on Agricultural Co-operative Societies, 1910.

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No. 21.—Act to amend in certain respects the laws in force in the Transvaal and the Orange Free State governing Co-operative Societies —July 1, 1914.

Act to amend in certain respects the laws in force in the Transvaal and the Orange Free State governing Co-operative Agricultural Societies— June 8, 1917.

No. 29—Co-operative Agricultural Societies Amendments Act, 1919— June 17, 1919.

No. 25—Act to provide for the formation, registration, and management of Co-operative Agricultural Societies with unlimited liability, Co-operative Agricultural Companies with limited liability, and Co-operative Trading Societies with limited liability—July 19, 1922.

Wine-growers' Co-operative Association Act, 1924

Co-operative Societies Amendment Act, 1925.

Agricultural Credit Act

BECHUANALAND PROTECTORATE

Co-operative Societies are registered under the Co-operative Agricultural Societies Act of 1910, which provides for bodies engaged in marketing, manufacturing, irrigation, purchasing of equipment, etc., and insurance.

There are no special provisions for federation.

The word "co-operative" is compulsory, but not protected.

Liability is unlimited.

Members must be farmers; each member has one vote only.

Funds are derived from entrance fees, but not apparently from share capital. The society may raise money on loan, but no loan may exceed £100 without the sanction of a two-thirds majority

Profits may not be divided amongst the members.

Societies require no license to trade; their accounts must be submitted to the resident Commissioner.

A society may be dissolved (*a*) with the consent of two-thirds of the members, in which case any reserve is distributed amongst the members; (*b*) if the membership falls below the minimum figure; (*c*) by order of the Courts, in such circumstances and with such consequences as would attend similar action in the case of a limited company.

Model rules are provided, all or any of which may be adopted by societies.

Co-operative Agricultural Societies Act, 1910.

NORTHERN RHODESIA

A Co-operative Societies Ordinance became law in 1914, which, with some minor amendments in 1918, still regulates the position. It is a general Co-operative Act, without special agricultural application.

Societies may hold shares in one another; otherwise no special provisions for federation are made. The word "co-operative" is not protected.

Liability is limited in all cases

Membership is open; the maximum shareholding is fixed at £800; voting is according to the rules. A society's funds are derived from shares; it may also raise money by mortgages or investment. The transfer of shares is regulated by the rules

The disposal of profits is fixed by the rules.

A society's privileges are corporate existence, a lien on the shares of debtor members, and remission of stamp duty. Societies are subject to Government inspection.

A society may be dissolved by the consent of three-fourths of the members, or following an order to wind up under the Companies Acts.

Rules are drafted by the society itself, and cover voting and shareholding rights, disposal of profits, etc.

Co-operative Societies Ordinance, 1914, amended 1918

SOUTHERN RHODESIA

Co-operative Agricultural Societies Ordinances have existed since 1909, and have been several times amended In 1925, a special Agricultural Co-operative Act was passed. It makes

no provision for federation. The word "co-operative" is protected. Liability is limited in all cases.

Only persons carrying on farming operations are eligible for membership. There is no limit to members' shareholdings. Members are obliged to subscribe progressively in proportion to their business. The system of voting is a complicated one:

Under 50 shares	1 vote	and, in addition, 1 vote for every £100 credit for produce (other than, say, maize, tobacco, and cotton) delivered during preceding financial year, up to a maximum of 8 votes.
50–99 ,, ...	2 votes	
100–149 ,, ...	3 votes	
150–299 ,, . ..	4 votes	
300–499 ,, ...	5 votes	
500 and over	6 votes	

Shares are issued on the same basis as for a Joint Stock Company under the Union Act

With regard to the division of profits, the maximum rate of interest is to be laid down by regulation, but is not to exceed 10 per cent. There are also provisions with regard to the formation of a reserve and the distribution of remaining profits.

Provision is made in the model rules for the compulsory supply of produce, also for pooling and pool payments. The Act provides for fines to be imposed on members who fail to sell produce through the society.

There is no mention of Government loans, remission of taxation, or Government supervision

Co-operative Agricultural Societies Ordinances, 1909, 1911, 1917, and 1919.

Land Bank Ordinance, 1924 and 1925.

Co-operative (Agricultural) Companies Ordinance, 1925.

SOUTH-WEST AFRICA

Co-operative legislation dates from the period of German possession In 1922, it was recast on the lines of the Union of South Africa Act passed in the same year. The South-West African proclamation, however, varies in several particulars, especially with regard to the internal administration of Co-operative Societies It does not appear that any equivalent of the amendment of 1925, providing for compulsory marketing, applies to South-West Africa

The Act of 1922 is of a general character, and provides in separate sections for Co-operative Agricultural Societies with unlimited liability, for Co-operative Agricultural Companies with limited liability, and for Co-operative Trading Societies with limited liability. Organisations of these several types may engage in marketing, manufacture, purchase, production, packing, credit, banking, insurance.

Federal companies with limited liability are provided for, and societies may enter into shareholding and other relations with one another.

The word "co-operative" is protected, and its use compulsory.

Membership is confined to farmers in the first two classes of organisation In the case of unlimited societies, each member has one vote; in the case of limited societies, members may acquire not more than two additional votes for business done with the society.

In the case of unlimited societies, there is no fixed capital, but the society is financed by "capital funds, including loans, and revenue funds, including reserve" No loan exceeding £100 may be raised without the approval of a two-thirds majority. In the case of limited societies, capital varies according to shares;

all shares must be of one class. No loan exceeding half the share capital may be raised without a two-thirds majority approving.

In unlimited societies, no division of profits, in the form of a bonus, etc., may take place except on the dissolution of the society. In a limited society, the reserve fund must not be distributed, except on dissolution. Dividend may be used to pay off calls on shares.

A society may fine members for failing to sell produce through the society. Provisions for stringent marketing contracts are made in the rules.

Co-operative bodies are exempt from stamp duty, and need not obtain a license to trade. The Government has the right of inspection.

Dissolution may take place voluntarily, or by order of the Council, or in the event of the society ceasing to fulfil the requirements of the Act. A liquidator is appointed. Any remaining assets are distributed amongst the members.

Rules are drawn up by the society itself on lines laid down in the Act.

Co-operative Agricultural Societies Proclamations 1922 and 1924.
Co-operative Agricultural Companies Proclamations 1922 and 1924.
Co-operative Trading Societies Proclamations 1922 and 1924.
Extension of the Land and Agricultural Bank of South Africa operations to mandated territory in South-West Africa—Act of Union Act, 1921—Amending (South-West African) Proclamation 1925, and other proclamations liquidating the Landwirtschaftsbank für Sudwestafrika.

OTHER AFRICAN DEPENDENCIES

In British East Africa, Kenya, and Tanganyika territory, Co-operative Societies, so far as they exist, are registered under the Companies Acts. The same is true of the Sudan (Companies Ordinance, 1925) and, as far as can be ascertained, of Somaliland and the West African Dependencies.

COMMONWEALTH OF AUSTRALIA

There are no special Co-operative Acts applying to Australia as a whole, apart from the Industrial and Provident Societies Acts, under which Co-operative Societies can register. Provision for rural credit is made through the Commonwealth Bank. Highly developed co-operative legislation exists, however, in several of the provinces.

Commonwealth Bank (Rural Credits) Bill, 1925.

NEW SOUTH WALES

A Building and Co-operative Societies Act was passed in 1901, and Companies Acts and Friendly Societies Acts were also passed and amended from time to time Some societies existed which were not registered at all. The legal position of Co-operative Societies is now consolidated under the "Co-operation, Community Settlement, and Credit Act, 1923" (not passed till 1924). The provisions of this Act are as follows:

The Act applies to co-operation in general, but a subsection applies to "Rural Societies" and "Rural Credit Societies."

Productive, trading, building, purchasing, marketing, investment, credit, and (to a limited extent) insurance operations are all provided for.

Societies may combine to form associations, and associations to form unions. Societies existing at the time of passing the Act might register as an amalgamation. Provision is made for the appointment of a ministerial advisory council.

The word "co-operative" is protected

All societies, except Rural Credit Societies, must be with limited liability. Members are liable only to the extent of unpaid shares (some shares are issued with contingent liability amounting to half the share). Directors are only liable in cases of gross negligence, misconduct, etc.

Membership is open to all engaged in a rural industry unless stated otherwise in the rules The maximum shares to be held by one person (unless rules fix less) are one-fifth of the total or £1,000. The principle of one man one vote is followed, with, in some cases, an additional vote for trade done More than 10 per cent. trade with non-members forfeits income-tax remission. Withdrawal of capital is not permitted, but there are "special arrangements" whereby a member "may recover its use"

Capital is raised from (1) members' shares (transferable with the society's consent, but not withdrawable, see above), (2) loans raised by mortgaging property, (3) issue of bonds, (4) deposits from members in certain cases and up to a certain limit Shares are classified as borrowers' shares, ordinary shares, and contingent liability shares.

Five per cent of surplus must be allocated to reserve Dividend of not more than 8 per cent. may be paid on paid-up capital. The remainder of profit may be paid as bonus on trade done (*a*) to members, (*b*) to non-members or employees towards a membership share. The society may make a binding contract with a member in respect of exclusive trading, though such contract would ordinarily be in restraint of trade. Penalties are provided for infringements.

If 90 per cent. of trade is with members, income tax is remitted on distributed profits. No registration or stamp duty is charged. The society has a lien on the shares of its members for the recovery of debts. Accounts must be kept, and particulars submitted to

the Registrar, who exercises a certain jurisdiction over the working of societies, and may call a special meeting in special circumstances, etc. Dissolution may be voluntary, by the Courts, or by the Registrar (if the members are less than seven—if no business has been done for six months—if a fixed duration has expired—if the society is acting illegally, or illegally registered, etc.). A liquidator is appointed. Members, and members who have resigned within one year, are liable to contribute. Members' claims are paid after all outside debts have been settled. Model rules exist, but a good deal of latitude is allowed in settling matters of liability, additional votes, maximum shares held, methods of raising capital, etc., also as to alterations.

The Act was amended in 1924.

The Marketing of Primary Products Act, 1927, provides for the setting up of marketing boards with compulsive powers at the request of two-thirds of the local producers. These boards, however, are not of a co-operative character.

Building and Co-operative Societies Act, 1901.

Companies Acts, 1906 and 1907.

Friendly Societies Amendment Act, 1912.

No 22, 1906, as amended by the Act No. 9, 1907 (Companies Act).

No 38, 1920.—An Act to amend the Friendly Societies Act, 1912—November 24, 1922

No 1 of 1924 —An Act to amend the law relating to co-operation; to provide for the formation, registration, and management of co-operative societies, including rural societies, trading societies, community settlement societies, advancement societies, building societies, rural credit societies, urban credit societies, investment societies, and associations and unions of societies, to provide for an advisory council; and to repeal the Building and Co-operative Societies Act, 1901, and to amend the Income Tax (Management) Act, 1912, and certain other Acts; and for purposes connected therewith—January 3, 1924 (known as Co-operation, Community Settlement, and Credit Act, 1923).

No 45 —An Act to amend the Co-operation, Community Settlement and Credit Act, 1923, in certain particulars, and for purposes connected therewith—December 23, 1924.

QUEENSLAND

A Co-operative Sugar Works Act was passed in 1914, and there also existed legal provision for Industrial and Provident Societies, but agricultural co-operation in particular was first dealt with in the Primary Producers' Co-operation Act of 1923, amended in 1925

The Act contains provision for federation.

The word "co-operative" is protected.

Liability may be limited or unlimited, but if unlimited, the society must be one without share capital.

Bona fide primary producers alone are eligible for membership, and the directors have a right to refuse applications for membership without assigning a reason No limit to shareholding is specified Each member has one vote. Trade with non-members is not prohibited

Shares are issuable, or funds may be raised by loans from members when liability is unlimited. Shares are transferable, and may be surrendered, the share subscription being refunded under certain conditions, by arrangement with the directors.

With regard to the distribution of profits, interest must not exceed 5 per cent, or whatever sum shall be fixed by the Governor in Council. The sum placed to reserve may be decided on by the general meeting, but must not be less than the amount recommended by the directors. The reserve fund may not be distributed, but when it has reached 20 per cent. of the share capital, it may be partly issued as shares.

Marketing contracts are stated as amongst the objects for which a company is formed. The model rules include clauses contemplating five-year contracts for the sale of members' produce, pooling of produce, and advances in produce. Also liquidated

damages It is stated that such contracts shall not be held as in restraint of trade.

Societies are believed to be exempt from the payment of income tax, but this is not laid down in the Act. The Governor in Council may make special regulations for inspection.

With regard to compulsory co-operation, the Act provides that where a ballot is demanded on the question of setting up a Board to control the marketing of any commodity, 75 per cent. of the votes of the producers must be in favour of setting up the Board. There is some indication that this percentage will be reduced in the near future.

The duration of any association is fixed by the bylaws.

The Primary Producers' Organisation Acts and Primary Producers' Pool Acts, Consolidated, 1926, provide for the setting up of an Agricultural Council with initial State assistance, and "Commodity Boards" with wide powers, including that of transforming themselves into marketing boards with compulsory powers at the decision of two-thirds of the producers of the commodity in the district. These boards, however, are not of a strictly co-operative character.

Act to amend the Sugar Works Guarantee Acts, Amendment Acts of 1908, the Sugar Works Act of 1911, and the Co-operative Sugar Works Act of 1914, in certain points—December 29, 1916

No 32.—An Act to make better provision for Provident and Industrial Societies—March 11, 1920.

No 4.—Act to promote the agricultural and rural industries by the organisation of the primary producers of Queensland in a completely unified national organisation, and for other incidental purposes—August 15, 1922.

No. 45 —Act to provide for the formation, registration, and management of Primary Producers' Co-operative Associations, and for other purposes incidental thereto—November 23, 1923.

Order in Council in pursuance of the provision of the Primary Products Pools Act, 1922—September 6, 1923.

Additional regulations under the Primary Producers' Co-operative Associations Act of 1923—March 6, 1924

No. 30.—Act to amend the Friendly Societies Act of 1913 in a certain particular—October 30, 1924

No. 4.—Act to amend the Primary Products Pools Act, 1922 to 1923, in certain particulars—September 28, 1925

No 6.—Act to amend the Primary Producers' Organisation Acts, 1922 to 1923, in certain particulars—September 28, 1925

Act for the consolidation and improvement upon the existing Primary Producers' Organisation Acts and Primary Products Pools Acts, which are both repealed—November 20, 1926.

SOUTH AUSTRALIA

A consolidated Friendly Societies Act was passed in 1919, and twice amended since then. An Act also exists relating to Industrial and Provident Societies, but there are no specifically Co-operative Acts

An Act to consolidate certain Acts relating to Friendly Societies—November 20, 1919.

An Act to further amend the Friendly Societies Act, 1919, and for other purposes—December 7, 1921.

No. 1588.—An Act relating to Industrial and Provident Societies—December 6, 1923

No. 1590.—An Act to authorise the loan of thirty thousand pounds to the Royal Agricultural and Horticultural Society of South Australia, Incorporated, and for other purposes

No 1680.—An Act to further amend the Friendly Societies Act, 1919—November 19, 1925

No. 1690.—Voluntary Wheat Pool Agreement Ratification Act, 1925.

TASMANIA

Only Companies Acts and Friendly Societies Acts exist. These have been several times amended or consolidated in recent years, and the amendments, etc., are given in the following list:

No 41.—An Act to aid Friendly Societies, and for other purposes—February 8, 1917.

No. 33 —An Act to amend the Aid to Friendly Societies Act, 1917, and for other purposes—December 8, 1917.

An Act to consolidate and amend the law relating to companies, and for other purposes—January 10, 1921.

VICTORIA

Several Acts exist relating to Friendly Societies, Industrial and Provident Societies, and "Proprietary Companies and Associations not for profit," but no specifically Co-operative or Agricultural Co-operative Acts Co-operative organisations are registered either as provident societies or as limited companies.

An Act to amend the Friendly Societies Act, 1915—September 6, 1915.

No. 3073 —An Act to amend the law relating to proprietary companies and to certain associations not for profit.

An Act to amend the Friendly Societies Acts with respect to Dividing Societies—November 28, 1922.

An Act to amend the Friendly Societies Acts—October 2, 1923.

An Act relating to Industrial and Provident Societies—November 11, 1924.

WESTERN AUSTRALIA

A general Co-operative Act was passed in 1903, regulating the formation of Co-operative Societies, for "any lawful industry, business, or trade" except banking. It is of the Friendly Society Act type.

Amalgamation "with or without division or dissolution of funds" is provided for, but not federation in any other form

The word "co-operative" is not protected

No member may have an interest of more than £200 in the society, or leave more than £50 to his heirs at his death In addition to raising money by shares the society may mortgage land.

The rules are legally binding, and may be enforced by penalties, but there is no specific provision as to marketing contracts

The society is recognised as a corporate body, its accounts are inspected by the public auditor; otherwise it derives no benefit from the Government.

Its registration may be cancelled by the Registrar, by consent of three-fourths of the members, or if the society has ceased to do business or is found to have been illegally registered, etc. An instrument of dissolution must be registered in which the proposed disposal of assets is stated, or this may be left to the Registrar

The Dried Fruits Act of 1927 sets up a Marketing Board with compulsive powers, but not of a co-operative character

An Act to provide for the Incorporation and Regulation of Co-operative Societies and Provident Societies, 1903
Agricultural Bank Acts, 1906-1922.
Dried Fruits Act, 1927.

DOMINION OF CANADA

The only form of co-operative legislation applying to Canada as a whole is that providing for credit organisations, with certain legal privileges granted to wheat pools. In all other cases, Co-operative Societies come under the Companies Acts. The Co-operative Credit Acts provide as follows:

The word "co-operative" is not protected

Societies are to be with limited liability only.

Membership is not confined to producers. Each member has one vote only. The maximum number of shares to be held by a member is fixed by the rules. A society may accept loans and deposits from non-members.

Besides share capital, a society may raise funds by means of mortgages, etc. "A bond given by the management may pledge a society's real or personal property, including book debts and unpaid capital"

The division of profits is fixed by the rules, but at least 10 per cent must be paid to a guarantee fund till the latter equals the maximum of capital and deposits combined.

Much fuller co-operative legislation exists in most of the provinces of Canada

Act modifying the Companies Acts—May 24, 1918
Act to amend the Companies Acts—June 30, 1923.
Act to amend the Trust Companies Act—July 19, 1924.
Canada Grain Act, 1925.

ALBERTA

A Co-operative Associations Act was first passed in 1913, and amended in 1922. In the intervening years, various Agricultural Societies Acts were passed which were, however, educational rather than co-operative in their scope

The Act of 1922 is of a general co-operative character, not specifically agricultural It provides for associations engaged in selling, purchasing, production, and consumption. By subsequent legislation marketing societies have been excluded from registration under this Act.

There is no special provision for federation, but fusions may take place, with or without division or liquidation of funds, and bodies corporate may hold shares in an association

The word " co-operative " is not protected

Liability is limited. Officials are required to make a deposit, but are not liable in any other way.

Each member has only one vote The proportion of shares to be held by each member is fixed by the rules If the rules permit, members may withdraw, the society buying back their shares. A share may only be transferred if the rules permit. A society may raise funds by mortgaging land. It may lend to its members on the security of their real or personal estate It may invest all or part of its capital in another society with limited liability.

There are no provisions as to the distribution of profits

Associations enjoy corporate existence, they may deduct their members' debts from their shares; their accounts must be submitted annually to the Registrar.

An association may be dissolved with the consent of three-fourths of the members A statement of the position and pro-

posals for liquidation must be forwarded to the Registrar, who will sanction and publish it. The association then, it would appear, makes its own arrangements for liquidation.

The Act specifies certain points with which rules must deal, but their actual drafting, as well as alteration, are left to the society.

In 1922, a "Co-operative Credit Act" was also passed which was amended in 1925.

The principal object of societies registered under this Act is the provision of agricultural credit, but they also have power to purchase farm requirements and place insurances for their members, as well as "to promote co-operation" in general.

The word "co-operative" is not protected.

Liability would appear to be unlimited.

Membership is limited to farmers. Starting members must subscribe for not less than $1,500 stock.

Profits may be used for the formation of a reserve fund, and for the payment of a dividend of not more than 6 per cent. on paid-up shares.

The Act provides for Government guarantee of securities and for Government supervision, also for municipal guarantee and supervision on similar lines

A society may be dissolved at the instance of three-fourths of the members. In the event of dissolution accumulated reserve is to be divided amongst the members.

In 1924, the "Co-operative Marketing Association" Act was passed, which provides for the "marketing of agricultural products through co-operation either with or without a capital divided into shares" The association may undertake storing, preparing for the market, and marketing, as well as the supply of machinery, etc., and the provision of credit.

Associations may enter into partnerships, unite for certain purposes, invest, lend, etc., to any similar association.

The use of the word "co-operative" is limited to those complying with the Act.

The liability of members is limited to their unpaid shares or entrance fees.

Membership is limited to agriculturists No member has more than one vote, and no member may hold more than one-twentieth of the ordinary shares Methods of withdrawal and transference are fixed by the articles of the associations.

Dividend on all types of shares must not exceed 8 per cent., otherwise no conditions are laid down for the distribution of profits

Marketing contracts may be made, requiring all members to sell all or part of their agricultural produce to, or through, the society, or through an agency created or indicated by the society. The contracts may also provide that the society pays the price of the produce to the member after deducted expenses.

The society enjoys corporate existence. It may enter into arrangements with Government and other authorities to obtain concessions, etc An annual audit is compulsory, and an annual statement must be forwarded to the Registrar of Joint Stock Companies

There are no special provisions for dissolution.

The Memorandum of Association must state. (1) Objects, (2) provision for the creation of share capital, (3) matters in connection with the appointment of directors, (4) rights of members with regard to borrowing.

[1] Act to amend the Statute Law (the Agricultural Societies Ordinance 1903)—February 16, 1912.

Act respecting Co-operative Associations—March 25, 1913

Act to incorporate the Alberta Farmers' Co-operative Elevator Co., Ltd. —March 25, 1913.

Act to amend Chapter 19 of the Statutes of the Province of Alberta, 1907,

entitled the Corporations Taxation Act and amendments thereto—October 25, 1913.

Act respecting Women's Institutes—April 19, 1916.

Act to amend the Agricultural Societies Ordinance—April 5, 1917.

Act to amend the Statute Law (Agricultural Societies)—April 13, 1918.

Act to amend the Sale of Shares Act—April 13, 1918.

Act to amend the Trust Companies Ordinance—April 13, 1918.

Act to amend the Agricultural Societies Ordinance—April 19, 1921.

Act respecting Co-operative Credit, 1922.

Act to amend the Agricultural Societies Ordinance—March 28, 1922.

Act respecting Co-operative Associations, 1922.

Act to amend the Agricultural Societies Act—April 10, 1924.

Act respecting Co-operative Marketing Associations—April 12, 1924.

Act respecting Benevolent and other Societies—April 12, 1924.

Act to amend the Alberta Co-operative Wheat Producers, Ltd., Act—April 10, 1925.

Alberta Co-operative Credit Act, 1925.

BRITISH COLUMBIA

In 1911, an Agricultural Associations Act was passed which, while covering all forms of rural association, contains a section devoted to " societies with share capital," and gives the definition of a co-operative organisation as one paying patronal dividends and to which all producers in a district may belong. Previous Co-operative Acts are consolidated in the Agricultural Act, and it contains the regular type of co-operative provisions—limited liability, one man one vote, members' holdings limited to one-fourth of the total shares, limitation of dividends on shares to 6 per cent., etc. There is also provision for Government loans, not exceeding half the subscribed capital. This Act was frequently amended, and in 1920 it was superseded, as far as co-operation was concerned, by the Co-operative Associations Act.

In the same year an Act was passed dealing with "agricultural and charitable" societies which provided that such societies might convert themselves into Co-operative Societies by special resolution.

The Co-operative Associations Act of 1920 is general in character and permits societies to engage in any business except railways, banking, insurance, or the operations of a Trust Company.

A society may have branches or take shares in another company or amalgamate with it

The word "co-operative" is protected. A Co-operative Society must not use the words "company" or "limited."

Liability is limited Directors must give a guarantee.

Membership is open Each member has one vote. The Act puts no limit on the number of shares a member may own, but in the accompanying rules the limit is fixed at twenty-five shares In an Agricultural Co-operative Association, members who have not sold their main produce through the society may not vote or hold office

Members may withdraw or transfer their shares A society may redeem and reissue its own shares. It may borrow at discretion subject to the rules Debentures are charged on all or part of property including uncalled capital.

Not less than 10 per cent of surplus must be paid to the reserve, until the reserve has risen to a certain level which varies in proportion to total capital Dividend not exceeding 8 per cent may be paid on shares. Further surplus may be paid in patronal dividend or used for propaganda or general purposes.

Associations have no special privileges beyond corporate existence and a lien on the shares of debtor members. An annual statement must be sent to the Registrar

The Lieutenant-Governor may revoke or cancel the incorpora-

tion of an association Associations are wound up according to the Companies Act.

The Lieutenant-Governor has power to make rules and to alter the schedules for incorporation, etc.

In 1924, the Act was amended so as to provide for marketing contracts These are to be drawn up with fixed sums as "liquidated damages" to be paid in case of a breach of contract. A member breaking a contract of this character is also bound to pay the costs of any action at law arising out of the breach. An injunction may be procured by the association to prevent a threatened breach Any third person accused of procuring a breach of contract is liable to a penalty not exceeding $500

Agricultural Societies are usually registered under the Act of 1920, though they were frequently incorporated under one of the general Acts preceding it. Occasionally consumers' societies are registered under the Industrial and Provident Societies Act, or are not registered at all

A compulsory Marketing Act somewhat on the lines of the Dried Fruit Act of Western Australia has recently been passed. Its provisions are not based directly on the co-operative movement.

Act respecting Agricultural Associations—March 6, 1911.
Act respecting Agricultural Associations—March 4, 1914.
Act to amend the Co-operative Associations Act—March 4, 1914.
Agricultural Act (includes co-operative legislation)—1915.
Act to amend the Companies Act—May 31, 1916.
Act to amend the Companies Clauses Act—May 31, 1916.
Act to amend the Trust Companies Act—May 31, 1916.
Act to amend the Agricultural Act, 1915—May 19, 1917.
Act to amend the Companies Act—May 19, 1917
Act to amend the Agricultural Act, 1915—April 23, 1918.
Act to amend the Companies Act—April 23, 1918.
Act to amend the Agricultural Act, 1915—March 29, 1919.
Act to amend the Companies Act, April 17, 1920.

Act to facilitate the incorporation of Co-operative Associations, and to provide for their regulation—April 17, 1920

Act to facilitate the incorporation of societies for charitable and other useful purposes and to provide for their regulation—1920

Act to amend the Companies Act, 1921—December 16, 1922

Act to amend the Trust Companies Act—December 16, 1922

Act to amend the Co-operative Associations Act—December 16, 1922.

Act to amend the Trust Companies Act—December 21, 1923

Act to amend the Co-operative Associations Act of 1920—1924

Act respecting the Marketing of Fruit and other Produce—March 7, 1927.

MANITOBA

Acts relating to Co-operative Societies as well as other forms of agricultural organisation date from 1914 As far as Co-operative Societies are concerned the present position is regulated by the Co-operative Associations Act, 1925.

It is a general Co-operative Act covering societies for marketing, storing, manufacturing, and any other mercantile operations except railway management, insurance, or the business of a trust company. Societies may make advances on goods to be delivered to them. A Co-operative Society is defined as one in which all members have equal voting rights, there is no voting by proxy, and surplus is distributed to members in dividends on business done.

The word " co-operative " is protected.

Liability is limited to members' unpaid shares or subscriptions.

All members must have equal votes, and may not hold more than one-twentieth of the society's total share capital

The society's funds are derived from membership fees or from shares which may be divided into preference and ordinary shares.

Surplus shall be divided as follows (1) Ten per cent to the reserve fund, until the latter is equal to 30 per cent. of the paid-

up capital or the total membership fees; (2) interest on paid-up capital at a rate not exceeding 7 per cent. (if the bylaws so provide); (3) the payment of patronal dividends.

Marketing contracts for not more than ten years may be made between members and the association, with provision for liquidated damages and costs of any action at law to be borne by the defaulter. The association can secure an injunction to forestall a threatened breach of contract.

Associations have corporate existence; they must submit an annual statement to the Registrar.

An association may be dissolved by the consent of three-fourths of the members, or by the Registrar if the society has ceased to do business It is then wound up according to the Companies Act, to which it is subject in all provisions not conflicting with the Co-operative Act.

The bylaws fix the form of internal organisation, the amount of stock each member may hold, the terms of marketing contracts, the regulation of withdrawals and transfers of membership, etc.

This Act repeals previous Co-operative Acts and renders the Sale of Shares Act inapplicable, also certain portions of the Companies Act.

The Wheat Board Money Trust Act of 1925 constitutes the Co-operative Marketing Board, financed out of funds coming into the Government's hands from the Canadian Wheat Board, and having for object the promotion of co-operative marketing and co-operation in general.

An Act to amend the Dairy Factories Incorporation Act—February 15, 1913

An Act respecting Home Economics Societies—February 15, 1913.

An Act respecting Agricultural Societies—1913.

An Act respecting Co-operative Associations—1913.

An Act to provide for the incorporation of Cheese and Butter Manufacturing Companies or Associations—1913.

An Act respecting the incorporation of Farmers' Mutual Benefit Associations—1913.

An Act to amend the Agricultural Societies Act—1913

An Act to incorporate the Manitoba Beekeepers' Association—April 1, 1915.

An Act to amend the Companies Act—March 10, 1916

An Act respecting Co-operative Associations—March 10, 1916

An Act respecting Home Economics Societies—March 10, 1916.

An Act to amend the Sale of Shares Act—March 10, 1916.

An Act to amend the Co-operative Associations Act—May 7 1921

An Act to amend the Companies Act—April 26, 1921.

An Act to amend the Home Economics Societies Act—May 7, 1921.

An Act to encourage the Horticultural Industry in the province of Manitoba—April 26, 1921

An Act to amend the Agricultural Societies Act—April 5, 1924.

An Act to amend the Horticultural Societies Act—April 5, 1924

An Act to amend the Companies Act—April 9, 1925

An Act respecting Marketing and other Co-operative Associations—April 9, 1925.

Wheat Board Money Trust Act—1926

NEW BRUNSWICK

Until 1922, Co-operative Societies were registered under Companies Acts. Agricultural Acts and some legislation on Cheese and Butter Manufacturing Associations also existed. In 1922 an Act for co-operative marketing of agricultural products came into force. It does not include other forms of co-operation.

There are provisions for the affiliation of local bodies, "egg clubs, community clubs," etc.

The word "co-operative" is not protected, but the business of all societies registered under the Act must be purely co-operative.

Liability is limited. There are no restrictions on membership, but it would naturally consist of agriculturists. Members have one vote each. The total value of a member's share is limited to $2,000. Shares are transferable with the society's consent. All members doing business with the society must retain at least one share It is not clear whether this is to exclude trade with non-members.

*Surplus profit may be used (1) for reserve fund, if it is so pro*vided in the rules; (2) for distribution amongst members in proportion to business done.

A society has no privileges beyond corporate existence and nominal registration fees

Rules are drafted by the society itself with a wide scope.

An Act to amend the Agricultural Act Consolidated Statutes, 1903, Chapter 37—May 5, 1915

New Brunswick Companies Act—April 29, 1916.

An Act to amend Chapter 38, Consolidated Statutes, 1903, respecting the incorporation of Cheese and Butter Manufacturing Associations—April 11, 1918.

An Act to provide for the incorporation of Associations for Co-operative Marketing of Farm Products—April 13, 1922.

NOVA SCOTIA

Legislation on Agricultural Associations in Nova Scotia has taken two principal lines, both within the general scope of the Companies Acts. There are numerous Acts for "the Incorporation of Farmers' Fruit, Produce and Warehouse Associations," which must largely fill the place of Co-operative Marketing Societies, and which may be co-operative in character. The Acts themselves, however, do not lay down specifically co-operative pro-

visions; indeed, it is stated that voting is to be in proportion to shares, and other provisions are of the usual Joint Stock Company type. On the other hand there are elaborate provisions for federation and the bylaws may provide for the regulation of sale, barter, or disposition by shareholders of the produce grown by them, which would open the way to marketing contracts.

Besides these Acts, a Farmers' Co-operative Societies Act was passed in 1914 and amended in 1923. It applies to societies registered as Joint Stock Companies for the purpose of purchasing and hiring out equipment, ensuring the purity of seeds, foodstuffs, etc, transport and marketing, or membership of another company or association.

The word "co-operative" is not protected, and the provisions of the Act are few, and not of a distinctly co-operative character

The members must be agriculturists, or belong to an Agricultural Society as defined by the Agriculture Act

A Government inspector of Co-operative Societies is appointed. The registration fees applicable to companies are remitted, and a few minor provisions of the Companies Acts are not applicable.

An Act to facilitate the Incorporation of Farmers' Fruit, Produce and Warehouse Associations—1908

An Act to amend Chapter 33, Acts of 1908, and entitled "An Act to facilitate the Incorporation of Farmers' Fruit, Produce and Warehouse Associations"—April 12, 1912

An Act to further facilitate the Incorporation of Farmers' Fruit, Produce and Warehouse Associations—April 12, 1912.

An Act to encourage the Incorporation of Farmers' Co-operative Societies—May 14, 1914.

An Act to amend Chapter 33, Acts of 1908, entitled "An Act to facilitate the Incorporation of Farmers' Fruit, Produce and Warehouse Associations"—May 14, 1914.

An Act to amend Chapter 61, Acts of 1913, entitled "An Act to amend Chapter 20, Acts of 1912, entitled An Act to consolidate the Acts for the encouragement of agriculture in respect to provincial grants to Agricultural Societies"—May 14, 1914.

An Act to amend Chapter 59, Revised Statutes, 1900, of the Nova Scotia Farmers' Associations—April 15, 1915

An Act to amend Chapter 4, Acts of 1914, entitled "An Act to encourage the Incorporation of Farmers' Co-operative Societies"—April 15, 1915.

An Act to encourage the Incorporation of Fishermen's Co-operative Societies—May 17, 1916

An Act to amend Chapter 1, Acts of 1911, An Act respecting the Law of Partnership—May 17, 1916.

An Act to amend Chapter 63, Acts of 1913, entitled "An Act to amend Chapter 22, Acts of 1912, entitled An Act to further facilitate the Incorporation of Farmers' Fruit, Produce and Warehouse Associations"—May 17, 1917.

An Act to amend and consolidate the Acts relating to Nova Scotia Farmers' Association—May 9, 1917.

An Act to amend Chapter 33, Acts of 1908, entitled "An Act to facilitate the Incorporation of Farmers' Fruit, Produce and Warehouse Associations"—April 26, 1918.

An Act to amend Chapter 15, Act 1912, The Domestic Dominion and Foreign Corporations Act, 1912—April 27, 1920

An Act to amend Chapter 22, Acts of 1912, An Act to further facilitate the Incorporation of Farmers' Fruit, Produce and Warehouse Associations, as amended by Chapter 63, Acts of 1913, and Chapter 28, Acts of 1916—April 27, 1920

An Act to amend Chapter 4, Acts of 1914, entitled "An Act to encourage the Incorporation of Farmers' Co-operative Societies"—May 16, 1921.

An Act respecting the registration of partnerships—May 16, 1921.

An Act to amend Chapter 33, Acts of 1908, An Act to facilitate the Incorporation of Farmers' Fruit, Produce and Warehouse Associations, and amendments thereto—May 16, 1921

An Act to amend Chapter 33, Acts of 1908, entitled "An Act to facilitate the Incorporation of Farmers' Fruit, Produce and Warehouse Associations"—May 16, 1921.

The Nova Scotia Companies Act—1921.

An Act to amend Chapter 19, Acts of 1921, The Nova Scotia Companies Act, 1921—April 6, 1923.

An Act to amend Chapter 4, Acts of 1914, entitled "An Act to encourage the Incorporation of Farmers' Co-operative Societies"—April 17, 1923.

An Act to amend Chapter 4, Acts of 1921, The Registration of Partnerships Act and Acts in amendment thereof—April 17, 1923

The Revised Statutes, Chapter 70, entitled " Of the Incorporation of Farmers' Fruit, Produce and Warehouse Associations "—1923

An Act to amend Chapter 70, Revised Statutes, 1923, entitled " Of the Incorporation of Farmers' Fruit, Produce and Warehouse Associations " —May 7, 1925.

ONTARIO

No specific Co-operative Acts exist in Ontario, the various Agricultural Societies Acts being educational in their objects. The Ontario Companies Act, 1926, however, contains a special co-operative section It defines a Co-operative Society as one in which no member has more than one vote, no member votes by proxy, and the surplus funds are distributed (1) as interest not exceeding 8 per cent. on paid-up capital, (2) as bonus to members on business done with the society The provisions of the Act are as follows:

It is a general Co-operative Act covering all forms of co-operation.

There are no special provisions for federation, but societies may form branches.

The word " co-operative " is protected, except in the case of bodies already incorporated

Liability is limited Membership is open Each member has one vote. The value of shares held by a member is not limited, except that in another section of the Companies Act it is laid down that no shareholder in a Co-operative Cold-Storage Association which has received State aid, or in a Cheese and Butter Manufacturing Company, shall hold shares exceeding $1,000. Trade with non-members is permitted

Capital is raised by shares, or by a form of members' promissory notes called " capital notes " Shares may be transferred with the permission of the Board of Directors. There are no

special provisions for borrowing, and in this and all other unspecified particulars societies are subject to the general company law.

Surplus is divided as stated in the definition of a Co-operative Society, but anything remaining may also be used as follows: (1) Not more than 20 per cent. to reserve fund, (2) not more than 5 per cent. to educational or community fund, (3) a trade refund to non-members at a lower rate than members.

There are no provisions for marketing contracts.

Government supervision and audit are the only advantages derived from the State. The society makes its own bylaws, its powers in this direction being only limited by the provisions of the Act.

An Act respecting Loan and Trust Corporations—April 10, 1912.
An Act respecting Agricultural Associations—1914.
An Act respecting Agricultural Societies—1914
An Act respecting Horticultural Societies—1914.
A Statute Law Amendment Act, 1916—April 27, 1916.
An Act to amend the Ontario Companies Act—April 27, 1916.
An Act to amend the Horticultural Societies Act—April 12, 1917.
The Statute Law Amendment Act (Agricultural Societies)—April 12, 1917.
An Act to amend the Ontario Companies Act—April 12, 1917.
An Act to amend the Horticultural Societies Act—April 24, 1919.
An Act to amend the Ontario Companies Act—April 24, 1919.
An Act to amend the Loan and Trust Corporations Act—April 24, 1919.
An Act to amend the Agricultural Associations Act—June 4, 1920.
An Act to amend the Agricultural Societies Act—June 4, 1920.
An Act to codify the Act relating to partnership—June 4, 1920.
[illegible]

An Act to amend the Ontario Companies Act—May 3, 1921.
An Act to amend the Loan and Trust Corporation Act—May 3, 1921.
An Act to encourage the consolidation of cheese factories—May 8, 1923.
An Act to amend the Agricultural Societies Act—April 17, 1924.
The Ontario Companies Act—1926.

PRINCE EDWARD ISLAND

Co-operative Societies are registered under the Companies Act or under private Acts incorporating special companies, such as the Dairymen's Associations, and certain co-operative marketing organisations. Some societies are unregistered.

The Companies Act—1888

An Act respecting the law of partnership—May 22, 1920

An Act to incorporate the Prince Edward Island Co-operative Egg and Poultry Association—1917.

An Act to incorporate the Prince Edward Island Dairymen's Associations—April 9, 1925.

QUEBEC

Between 1909 and 1925 a mass of legislation was passed dealing with Co-operative Societies, Agricultural Societies, and similar bodies This was consolidated in a series of Agricultural Acts passed in 1925. With the exception of a provision in the Trade Union Act of 1924, which empowers Trade Unions to "subsidise and assist" Co-operative Societies for production and consumption, the Acts of 1925 embody all the co-operative legislation of the province.

The Acts provide for the formation of Agricultural Societies for the promotion of agriculture in general, Farmers' Clubs on similar lines, but on a smaller scale, and Farmers' Club Co-operative Societies, which are Farmers' Clubs federated for co-operative purposes. The two first receive Government financial assistance, the latter receive no direct grant, but the member clubs pay over a proportion of their Government grant in affiliation fees to the club Co-operative Society.

Finally, the Acts provide for Co-operative Agricultural Associations. All such societies must be registered as Joint Stock Companies. They may engage in production, marketing, purchase, and manufacturing.

Societies may take shares in the Provincial Federal Co-operative Society.

The word "co-operative" is not protected.

Liability is limited in all cases.

Each member has one vote. No member may hold more than 100 shares at $10. The minimum shareholding must be fixed by the bylaws and must not be more than ten shares. Shares may be transferred in conformity with the bylaws, and to persons approved by the society.

Funds are derived from shares, also from borrowing on any security or property of the society, including paid and unpaid shares, up to a maximum of four times the amount of subscribed shares and reserve.

A society may establish a reserve fund. Until this fund is equal to the subscribed capital, the total dividends on paid-up shares must not exceed 6 per cent. After this point has been reached, profits may be distributed as follows: (1) A dividend of 8 per cent. on paid-up capital, (2) an allocation of 10 per cent. of profits to the reserve fund, (3) the remainder as bonus to shareholders on trade done, with the provision that no shareholder receives bonus on goods bought from the society which have previously been sold to it by other shareholders.

There is no provision for marketing contracts.

The association is subject to inspection, and a financial statement must be forwarded annually to the Minister of Agriculture. The property of associations is exempt from all Government taxation.

If an association has ceased business for two years it may be

closed by the Minister of Agriculture on the appeal of the Board of Directors. Any remaining assets are distributed to members in proportion to their paid-up shares.

Bylaws are passed at shareholders' meetings, and have a wide scope within the provisions of the Act. The directors may also make bylaws if they do not conflict with those made at the shareholders' meetings

Act amending the Revised Statutes of 1909, concerning Agricultural *Circles—March 14, 1911*

Act amending the Companies Act of Quebec—March 14, 1911.

Act amending the Revised Statutes of 1909, concerning Agricultural Societies—March 14, 1912.

Act amending the Revised Statutes of 1909, relating to Agricultural Co-operative Societies—March 14, 1912

Act amending the Companies Act of Quebec—March 14, 1912.

Act to amend the Revised Statutes of 1909, relating to Agricultural Societies, Farmers' Clubs, and other agricultural associations—February 10, 1914

Farmers' Clubs Act—February 19, 1914.

Act to amend the Revised Statutes, 1909, relating to Co-operative Agricultural Societies—February 19, 1914

Act amending Article 1855 of the Revised Statutes, 1909—February 19, 1914.

Act amending the Revised Statutes, 1909, relating to Agricultural Circles—February 19, 1914.

Act amending the Revised Statutes, 1909, relating to Agricultural Co-operative Societies—February 19, 1914.

Act amending the Revised Statutes, 1909, relating to certain allocations to Agricultural Societies and other associations—March 5, 1915

Act amending the Revised Statutes, 1909, relating to the Dairy Society of the Province of Quebec and to the manufacture of dairy products—March 15, 1915.

Act amending the Revised Statutes, 1909, relating to Agricultural Co-operative Societies—March 5, 1915

Act modifying Article 1993 of the Revised Statutes, 1909, relating to Agricultural Co-operative Societies—March 5, 1915

Act amending the Revised Statutes, 1909, relating to Agricultural Societies—February 9, 1918.

Act amending the Revised Statutes, 1909, concerning Agricultural Societies—February 9, 1918.

Act amending the Revised Statutes, 1909, concerning allocations to Agricultural Societies—February 9, 1918.

Act amending the Revised Statutes, 1909, relating to Agricultural Circles—February 9, 1918.

Act amending the Revised Statutes, 1909, concerning Agricultural Co operative Societies—February 9, 1918.

Act amending Article 6763 of the Revised Statutes, 1909, concerning Co-operative Companies (syndicates)—February 9, 1918

Act amending the Revised Statutes concerning allocations to Agricultural Societies—March 17, 1919.

Act amending the Revised Statutes, 1909, concerning Agricultural Co-operative Societies—February 14, 1920

Act concerning certain companies and corporations—February 14, 1920.

Act to amend the Revised Statutes, 1909, respecting Co-operative Agricultural Societies—December 29, 1922

Act to amend the Revised Statutes, 1909, respecting the Mutual Benefit Associations and Charitable Associations—December 29, 1922.

Act on Trade Unions—March 15, 1924.

Act to amend the Companies Act of Quebec, 1920—March 15, 1924.

Act to amend the Consolidated Statutes, 1909, and the Civil Code with respect to the declarations of companies and others—March 15, 1924.

Act respecting the issue and sale of shares, bonds, and other securities—March 15, 1924

Act laying down penalties for the issue and sale, under certain conditions, of shares, bonds, and other securities—March 15, 1924.

Act modifying the Consolidated Statutes, 1909, relating to Co-operative Societies—April 3, 1925

Act respecting Agricultural Societies—1925.

Act respecting Farmers' Clubs—1925.

Act respecting Farmers' Club Co-operative Societies—1925.

Act respecting Co-operative Agricultural Associations—1925.

Also various special Acts relating to the formation of Dairying Societies, Stock-breeders' Syndicates, Horticultural Societies, etc., of the year 1925.

SASKATCHEWAN

Agricultural Co-operative Associations Acts have existed for many years and have been frequently amended The present form of the Act dates from 1923. It provides for all forms of agricultural co-operative activity.

No special provision is made for federation

Societies are bound to use the word "co-operative" in their title, but the use of the word is not prohibited to others

Liability is limited in all cases.

At least 75 per cent. of the members must be farmers. Members' shareholdings are unlimited Each member has one vote. Trade with non-members is permitted.

The society derives its funds from shares, payable by instalments. The shares may be assigned, transferred, or repurchased by the society. The society's power to pledge its own credit is limited.

Profits are to be divided as follows: (1) Ten per cent to reserve until the latter equals 30 per cent of the paid-up capital, (2) interest on share capital not exceeding 8 per cent, (3) patronage dividends to shareholders and patrons of the society if the bylaws permit.

Societies have no special privileges beyond cheap incorporation.

Act respecting companies—June 24, 1915

Act to amend Agricultural Co-operative Associations Act—June 24, 1915.

Act to regulate the sale of shares, bonds, or other securities of companies—February 29, 1916

Act to incorporate the Saskatchewan Co-operative Creameries, Ltd — March 10, 1917.

Act to amend the Companies Act—December 15, 1917

Act respecting Trust Companies—December 15, 1917.

Act to amend the Agricultural Societies Act—December 15, 1917.

Act to amend the Companies Act—February 4, 1920.

Act to amend the Agricultural Societies Act—February 4, 1920.

Act to regulate the sale of shares, bonds, and other securities of companies—February 4, 1920.

Act to amend the Agricultural Co-operative Associations Act—February 3, 1922.

Act to amend the Companies Act—February 9, 1922.

Act to amend the Companies Act—March 22, 1923.

Act to amend the Agricultural Co-operative Associations Act—March 22, 1923.

Act to amend the Companies Act—January 16, 1925.

CEYLON

Co-operative Societies are registered under an Act of 1921, drawn up on similar lines to the Indian Acts. It is of a general co-operative character

Societies may become members of one another.

The word "co-operative" is protected, except in the case of existing companies.

Liability may be limited or unlimited.

The maximum shareholding, except in the case of a registered society, is one-fifth of the total In unlimited societies, each member has one vote In limited societies, voting is according to the rules Members may transfer their shares to the society or one of its members, provided that they have held them for one year.

A society's funds are derived from shares, entrance fees, deposits, and loans Loans to and other dealings with non-members are restricted by the Government.

Interest on shares must not exceed 9 per cent ; one-fourth of the profit must be allocated to reserve, the remainder being distributed as the rules provide, subject to the consent of the Registrar, in the case of societies with unlimited liability

Societies are bodies corporate; their accounts must be audited and the Registrar has rights of inspection; stamp duty and registration fees are remitted. Societies have a prior claim on debt or members after the Government and the landlord, and a lien on their shares or interest. Shares in the society are not liable for attachment for the external debts of members. Societies may apply for Government loans.

Societies may be dissolved on the application of three-fourths of the members or after enquiry by the Registrar. A liquidator is then appointed by the Registrar.

Rules are drawn up by the Governor-General, but the Society may make its own bylaws.

This Act was amended in 1924.

The Co-operative Ordinance of 1911 is repealed, and the Joint Stock Companies Acts do not apply.

Co-operative Credit Societies Ordinance, 1911.
Co-operative Credit Societies Acts, 1921.

CYPRUS

The first co-operative law was passed in 1914. It aimed at the formation of Agricultural Credit Societies No provisions are made for federation The use of the word "co-operative" is compulsory for all societies registered under the Act, but is not apparently prohibited to other organisations.

Liability is limited in all cases, and extends for two years after a member's resignation, and for one year after his death

Membership is limited to agriculturists Each member has one vote only.

Funds are derived from members' deposits and Government loans.

All profits, besides interest on deposits, must be paid to the reserve fund. The society must not borrow except from members and the Government.

Amongst a society's privileges are corporate existence, inspection of accounts by the Registrar, remission of stamp duty and registration fees, prior right of collecting debts from members over all except the Government and the landlord, Government loans at 4 per cent. on the security of the society and additional mortgage and 5 per cent on the security of the society only.

In the case of the dissolution of a society, the Registrar appoints a liquidator. Anything remaining from the reserve fund is to be used for some useful work in the district.

A model is provided on which bylaws are to be drafted.

In 1913, a further co-operative law was passed on similar lines, to provide for all forms of co-operative organisation—

savings bank, purchasing, marketing, consumers' stores, building, agricultural production, manufacture of agricultural products, common use of agricultural implements.

There are no specific provisions for federation.

The use of the word "co-operative" is compulsory and is protected.

Societies may be limited or unlimited, and liability extends two years after resignation and one year after death.

In a limited society, no member may hold more than one-fifth of the total shares or £200. In unlimited societies, each member has one vote only; in limited societies voting is according to the bylaws.

The society's capital consists of (1) loans from the Government, (2) members' deposits, (3) loans or deposits from non-members with Registrar's consent. Shares are transferable to persons approved by the Committee as members. Withdrawal can only be effected by transfer or forfeit.

One-fourth of the net profits must be paid into reserve. The remainder may be distributed as interest on deposit or as the rules permit In the case of unlimited societies, the consent of the High Commissioner is necessary before distribution can be made.

The society is permitted to deal with outside persons.

The privileges of the society are corporate existence, prior claim after the Government and the landlord on the estates of debtor members, and Government loans.

A society may be dissolved by the Registrar if, after enquiry, he thinks it desirable, or at the request of three-fourths of the members. A liquidator is then appointed to wind up the affairs of the society.

Model rules and bylaws are drawn up by the High Commissioner.

This Act supersedes the Companies (Limited Liability) Law (XVIII. of 1922) as regards societies registered under it.

In 1925 an Agricultural Bank was established.

The Co-operative Credit Societies Law—1914.
Rules for carrying out the above—1915.
Co-operative Societies Law of 1923.
Agricultural Bank Law—1925.

GREAT BRITAIN AND NORTHERN IRELAND

Co-operative legislation in Great Britain takes the form of Industrial and Provident Societies Acts, which were originally modelled on statutes applying to Friendly Societies. The first Industrial and Provident Societies Act was passed in 1852, and the last amendment in 1913. Although drafted primarily to meet the needs of industrial societies, all types of Co-operative Societies are covered by these Acts. Their provisions are not, however, of a very definitely co-operative character, much being left to the rules of the individual society.

Societies may carry on any business but banking, though they may receive small deposits. Banking on a larger scale is limited to societies with no withdrawable capital.

There are provisions for amalgamation, but no special provisions for federation.

The word "co-operative" is not protected.

Liability is always limited.

The following points must be determined by the rules: (1) Terms of admission of members (who may be either individuals or societies), (2) methods of voting, (3) rate of interest on shares, (4) the society's power to loan or receive money on deposit, (5) the limits of members' shareholdings, which must not exceed £200, (6) withdrawal of members, (7) whether and on what terms shares shall be transferable or withdrawable, (8) provisions for compulsory audit, (9) disposal of profits, (10) investment of capital.

Societies may own, mortgage, or lease land.

The privileges of a society are corporate existence and an exemption from income tax, provided that if the number of its

shares are limited, it deals only with members. Money payable by a member to the society is recoverable at law, and the society has also a lien on the shares of debtor members. Members have the privilege of nominating an heir or heirs to their interest in the society

Registration is compulsory, and societies must forward their rules, balance sheets, etc , to the Registrar, who also has the power of compulsory inspection.

A society may be dissolved—(1) by an order to wind up under the Companies Acts, 1862-1890; (2) by consent of three-fourths of the members, on which the instrument of dissolution is drawn up; (3) if it does not fulfil the conditions of the law

In 1923, an Agricultural Credits Act was passed, which provided for advances by the Ministry of Agriculture to Agricultural Credit Societies registered under the Industrial and Provident Societies Acts. The clauses limiting shareholding to £200 and disqualifying societies from carrying on banking are abrogated in the case of Credit Societies Advances from the Ministry are limited to a sum equal to that of the subscribed capital The Ministry assumes considerable direct control over the affairs of the society to which it makes advances, including its right to borrow, to call up capital, and to distribute profit in dividend or bonus as well as the extent of the loans it may make to members.

The Friendly Societies Act—1834.
Amending Act to the above—1846.
The Industrial and Provident Societies Act—1852.
Act amending the Act of 1852—1854.
Act explaining the Act of 1854—1856.
Act consolidating and amending the Industrial and Provident Societies Act—1862.
Act to amend the above Act—1867.
Act to explain the Act of 1867—1871
Industrial and Provident Societies Act—1876.

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Act consolidating and amending the Industrial and Provident Societies Act—1862.
Act to amend the above Act—1867.
Act to explain the Act of 1867—1871
Industrial and Provident Societies Act—1876

In 1925, the province of Bombay passed an amended Act. The points in which it differs from the foregoing are as follows:

Marketing, purchase, production, and consumption are stated as amongst the objects for which societies may be formed.

There is provision for amalgamation, with or without division of funds.

The period for which the heirs of a member are liable is extended to two years.

The maximum holding of a member is raised to 3,500 rupees, but the proportion of one-fifth of the total remains the same.

Members of all societies, whether limited or unlimited, have only one vote.

In the case of Consumers' and Credit Societies, only one-tenth of the net profit need be paid into reserve. The dividend paid to members on shares must not exceed 10 per cent. The surplus may be divided amongst the members according to the rules. In the case of a " Resource Society " (*i.e.*, " one for obtaining credit, goods, or services for its members ") which is unlimited and without share capital, no distribution of profits may be made without a Government order. In the case of a similar society with shares, it may not be made for ten years. A provident fund may be established out of surplus.

Trade with non-members is limited by the Government rules. There are rules for arbitration in case of dispute, but no specific machinery for marketing contracts.

To the privileges of societies are added (1) exemption from compulsory registration of instruments relating to shares and debentures, (2) Government loans and Government guarantee of the interest on debentures issued by societies.

In the case of liquidation, any remaining assets are not to be divided amongst the members, but used for objects of public utility, charity, or the funds of the Central Co-operative Institute

or Bank, or for some future Co-operative Society in the same district. The Government may delegate the power of making rules.

Act superseded by the above Act:

"Indian Companies Act," 1913.

Acts repealed as relating to the above Act:

"Co-operative Societies Act," 1912.
"Devolution Act," 1920.
"Bombay Land and Revenue Code (Amendment Act)," 1920.

The subject of co-operation is one now coming within the scope of provincial legislation, and there is a prospect of Acts on similar lines to that of Bombay being introduced into other provinces.

An Act to amend the law relating to Co-operative Societies—March 1, 1912.

ASSAM.—Certain rules to carry out the purposes of the Co-operative Societies Act—2 of 1912—in the Province of Assam—December 5, 1912.

PROVINCES OF AGRA AND OUDE, IV, III.—The Co-operative Societies (Amendment) Act, 1919—April 11, 1919 (Rules)

An Act further to amend the Indian Companies Act, 1913—September 16, 1920.

MADRAS.—An Act to amend the Co-operative Societies Act, 1912—November 28, 1920 (Rules)

BOMBAY, No. 7.—An Act to consolidate and amend the law relating to Co-operative Societies in the Presidency of Bombay—November 18, 1925.

IRISH FREE STATE

The position with regard to co-operative legislation in the Irish Free State is the same as in Great Britain. Fresh legislation on similar lines to the Co-operative Marketing Acts of the Dominions is, however, in contemplation.

KEDAH

The Kedah Co-operative Societies Act, 1345 (A.D. 1927), is of a general co-operative character.

The word "co-operative" is protected.

Societies may become members of one another.

Liability is limited where a society has another society as one of its members, unlimited in the case of rural credit societies.

In the case of a credit society, members must be of the same village, nationality, occupation, etc. In unlimited societies, each member has one vote; in limited societies, voting is according to the rules. The maximum shareholding is $1,000 or one-fifth of the total. Shares may be transferred on certain conditions.

A society may not loan to non-members, except to another society. Borrowing from non-members and other dealings with them are restricted by the rules.

Profits must be divided, one-fourth to reserve, the remainder as the rules direct.

Societies are liable to inspection and investigation by the Registrar. They are corporate bodies. Their privileges are exemption from registration fees, prior claim on debtor members after the Government and the landlord, a lien on the shares of

debtor members. Shares are not liable to attachment for members' external debts.

Dissolution may take place after an enquiry or at the request of three-fourths of the members. A liquidator is then appointed.

Rules for societies are drawn up by the President in Council.

The Societies Enactment of 1338 does not apply to societies registered under this Act.

Co-operative Societies Enactment, 1345 (1927).

PALESTINE

The position in Palestine is regulated by the Co-operative Societies Ordinance, 1920, and certain other ordinances referring to Credit Banks, etc.

The Act of 1920 is of a general character. It provides for credit operations, purchase of raw materials for agricultural purposes and industrial purposes, sale of produce, purchase and sale of commodities, the acquisition and use of machinery, and building.

Provisions exist for one society becoming member of another.

The use of the word "co-operative" is protected and compulsory.

Liability may be limited or unlimited

In an agricultural society, membership is limited to a certain area. *The maximum shareholding is £E 500, or one-fifth of the* total. The society may include associate members without financial liability. In unlimited societies, each member has one vote. In limited societies, voting is according to the rules.

Shares may be transferred as provided in the rules. In the case of unlimited societies, they may only be transferred to the

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In the case of a credit society, members must be of the same village, nationality, occupation, etc. In unlimited societies, each member has one vote; in limited societies, voting is according to the rules. The maximum shareholding is $1,000 or one-fifth of the total. Shares may be transferred on certain conditions.

A society may not loan to non-members, except to another society. Borrowing from non-members and other dealings with them are restricted by the rules.

Profits must be divided, one-fourth to reserve, the remainder as the rules direct.

Societies are liable to inspection and investigation by the Registrar. They are corporate bodies. Their privileges are exemption from registration fees, prior claim on debtor members after the Government and the landlord, a lien on the shares of

co-operation amongst agriculturists, artisans, and other persons with needs in common." It is largely adapted, however, to Agricultural Credit Societies.

One society may hold shares in another, and the creation of affiliated societies is contemplated.

The word "co-operative" is confined to societies registered under this enactment, except in the case of companies, etc., existing before it became law.

Generally speaking, liability may be limited or unlimited; in the case of a credit society it must be unlimited; in the case of a society of which another registered society is a member, it must be limited The liability of a member continues for two years after he has ceased to be a member

No member, other than a registered society, may hold more than one-fifth of the shares of the society or $1,000. In the case of societies with unlimited liability, each member has only one vote. When the liability is limited, the number of votes is prescribed by the bylaws.

The society's capital is formed first by the members' shares. The transfer or charge of these shares is limited by the regulations regarding the maximum holding of shares. In the case of societies with unlimited liability it is further limited to cases where the original holder has held it for at least one year, and the person to whom it is transferred is either the society itself or a member of it. Loans and deposits from non-members may be accepted by the society only as its rules provide. The maximum indebtedness of a society must be fixed by a general meeting each year. The society may issue bonds or debentures

With regard to the disposal of profits, one-fourth of the net profit must be placed to reserve fund. The remainder may be distributed as bonus according to the provisions of the bylaws. In the case of societies with unlimited liability, the consent of

society or a member of the society. The society's powers of loan and mortgage are subject to Government restriction. No loans may be made to non-members and borrowing from non-members is restricted.

With regard to profits, one-fourth must be paid into reserve, and the remainder may be divided according to the rules, with the proviso that the Government's consent must be obtained in the case of an unlimited society.

There are no provisions for marketing contracts.

The society is a corporate body; it has a prior claim on members after the Government and the landlord, also a lien on the shares of debtor members; shares and interest are not liable to attachment for a member's external debts.

The registration of a society may be cancelled by the Registrar after enquiry or at the request of three-fourths of the members. A liquidator is then appointed.

Societies draw up their own rules on certain lines indicated by the Act. They are then submitted to the Registrar.

By the Banking Ordinance of 1920, societies are permitted to become bankers.

Co-operative Societies Ordinance—October 15, 1920.
Credit Banks Ordinance—1920.
Debentures Ordinance—1924

MALAYA

A Co-operative Societies Enactment for the Federated Malay States was passed in 1922. Previous to that, only company law had been in existence. The Enactment of 1922 is not specifically agricultural, but is intended to promote " thrift, self-help, and

co-operation amongst agriculturists, artisans, and other persons with needs in common." It is largely adapted, however, to Agricultural Credit Societies

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With regard to the disposal of profits, one-fourth of the net profit must be placed to reserve fund The remainder may be distributed as bonus according to the provisions of the bylaws. In the case of societies with unlimited liability, the consent of

the Chief Secretary must be obtained. A dividend not exceeding 12 per cent. may be paid on shares.

There are no provisions with regard to marketing contracts.

The legal privileges of a society are corporate rights, a lien on the shares of its members for the payment of their debts to the societies, priority of claim on its members for debts after the Government and the landlord, and inspection of accounts, etc., by the Registrar. The Chief Secretary may reduce or remit any duty or tax on profits and also remit the stamp duty.

The registration of the society may be cancelled by the Registrar (*a*) after enquiry, (*b*) on the demand of three-fourths of the members. A liquidator is appointed to deal with assets and liabilities. If anything remains of the reserve fund, after the liquidation of liabilities, it shall be employed, (1) for the repayment of share capital, (2) for the repayment of interest on share capital, (3) as a donation to any affiliated society or to a new society which shall be formed in the district.

Rules were made by the Chief Secretary shortly after the passing of the Act, dealing with the maximum number of shares, the procedure of applying for membership, the making of bylaws, administration, raising of funds, deceased members' estates, etc. The bylaws are left to the society itself, and to deal with objects, membership, rights, and liabilities, the raising of capital, the rate of interest, and the disposal of profits.

The Enactment supersedes the Societies Enactment, 1913, and the Companies Enactment, 1917.

In 1924, an "Ordinance to provide for the constitution and control of co-operative societies," together with rules for its application, was enacted for the Straits Settlements only.

STRAITS SETTLEMENTS

The Societies Enactment, 1913.

An Ordinance No XXV. to consolidate and amend the law relating to companies—November 30, 1915.

The Companies Enactment, 1917.

An Ordinance to re-enact and amend the law relating to Companies—August 17, 1923.

No. 21.—An Ordinance to provide for the constitution and control of Co-operative Societies—November 3, 1924

Rules made by the Governor in Council under Section 47 of the Co-operative Societies Ordinance—December 3, 1924.

MALAYA

Co-operative Societies Enactment—June 28, 1922 (Federated Malay States).

MAURITIUS

Co-operation in Mauritius is regulated by a Co-operative Credit Ordinance passed in 1913 and several times amended. Specific ordinances have since been passed establishing Planters', Stock-breeders' and Hemp-growers' Syndicates It is not indicated whether or to what extent these are co-operative organisations.

The ordinance of 1913 relates to co-operative credit associations, but it was amended in 1916 so as to give power to societies to make contracts with their members for the sale of agricultural products.

There are no provisions for federation.

The word " co-operative " is not protected

the Chief Secretary must be obtained. A dividend not exceeding 12 per cent. may be paid on shares.

There are no provisions with regard to marketing contracts.

The legal privileges of a society are corporate rights, a lien on the shares of its members for the payment of their debts to the societies, priority of claim on its members for debts after the Government and the landlord, and inspection of accounts, etc., by the Registrar. The Chief Secretary may reduce or remit any duty or tax on profits and also remit the stamp duty.

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Rules were made by the Chief Secretary shortly after the passing of the Act, dealing with the maximum number of shares, the procedure of applying for membership, the making of bylaws, administration, raising of funds, deceased members' estates, etc. The bylaws are left to the society itself, and to deal with objects, membership, rights, and liabilities, the raising of capital, the rate of interest, and the disposal of profits.

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The Companies Ordinance, 1912

An Ordinance to provide for the constitution and control of Co-operative Credit Societies—July 12, 1913.

An Ordinance, No 25, to amend the Co-operative Credit Ordinance, 1913—December 4, 1915

An Ordinance to provide for the establishment and working of a Planters' Syndicate—July 5, 1919

An Ordinance, No 13, to amend the Co-operative Credit Societies Ordinance, 1913—August 31, 1916

No. 31.—An Ordinance to provide for the establishment and working of a Planters' Syndicate—August 27, 1920

No 44.—An Ordinance to authorise the Incorporation of a society, The Mauritius Stockbreeders' Association—November 20, 1920

Ordinance No. 7 of 1921 to provide for the establishment and working of a Planters' Syndicate—August 1, 1921

Ordinance No 5—To provide for the establishment and working of a Planters' Syndicate—March 14, 1924.

No. 32—An Ordinance to provide for the establishment and working of a Hemp Syndicate—October 31, 1925

NEWFOUNDLAND

No co-operative legislation exists.

The only co-operative organisation existing in Newfoundland—the Fishermen's Society—is a purely voluntary body not registered in any way.

NEW ZEALAND

Various Acts exist relating to different types of associations—Friendly Societies, Incorporated Societies, Agricultural and Pastoral Societies. It would appear, however, that Agricultural Co-operative Societies are incorporated under the Companies

Act (1882, with numerous subsequent amendments). Dairy Societies are frequently, but not invariably, also registered under the Dairy Industries Act, 1908, which consolidated the earlier Co-operative Dairy Companies Act. In the Act of 1908, a section is devoted to Co-operative Dairy Companies, but its provisions relate simply to the right of companies registered under it to require or accept the surrender of shares, and to reissue them, also to their exemption from certain sections of the Companies Act The Articles of Association of New Zealand Co-operative Societies usually contain provisions as to the maximum number of votes per member, etc., which define their co-operative character, but these provisions do not appear to be statutary. An Act of 1922 provides for the formation of Rural Credit Societies.

The Companies Acts, 1882.
The Co-operative Dairy Companies Act, 1907.
The Dairy Industry Act, 1908.
The Agricultural and Pastoral Societies Acts—1908.
The Incorporated Societies Act—1908.
The Friendly Societies Act, 1909

An Act, No 64, to amend the Friendly Societies Act, 1909—October 11, 1915.

An Act to amend the Agricultural and Pastoral Societies Acts, 1908—September 3, 1920.

An Act to amend the Companies Act, 1908—October 8, 1920.

An Act to amend the Incorporated Societies Act, 1908—November 5, 1920.

SAMOA.—Order in Council, Samoa Companies Order, 1922—May 1, 1922.

No. 27 —An Act to amend the Incorporated Societies Act, 1908—October 17, 1922.

No. 18.—An Act to amend the Companies Act, 1908—October 23, 1922.

No. 55.—An Act to make provision by means of the establishment of Rural Credit Associations for affording financial assistance to Farmers and other Rural Workers—October 31, 1922.

An Act to amend the Dairy Industry Act—1908.

No. 56—An Act to amend the Friendly Societies Act, 1909—October 31, 1922.

No. 18.—An Act to extend the duration of the Companies Amendment Act, 1922—August 22, 1923.

WEST INDIES

Agricultural credit legislation, modelled on Indian Acts, exists in many of the islands of the West Indies. A list of enactments is given below.

In Barbados, a Co-operative Sugar Factories Act was passed in 1890, and has been several times amended. It provides for contracts not exceeding forty years in duration for the delivery of raw sugar to a co-operative factory to be manufactured. It also exempts the first factory to be constructed from duty on imported machinery and tramways. In 1917, Co-operative Sugar Factories were further exempted from Trade Tax. Co-operative Societies in Barbados may also register under the Industrial and Provident Societies Acts.

In Jamaica, the Government has recently (1927) approved a form of crop contract for seven or twenty years, drawn up by the Jamaica Producers Association, and it is understood that a law will shortly be introduced to legalise such contracts.

Co-operative Credit Banks are provided for in the legislation of British Guiana; these, however, differ from those provided for in West Indian legislation in being of the type of limited liability companies.

BARBADOS.—Co-operative Factories Enactment, 1890, revised 1912 and 1913.

Sugar Industry Agricultural Bank Enactment, 1907, revised 1913, 1918, 1921, and 1922.

Central Sugar Factories Enactment, 1911, revised 1912 and 1913.

Agricultural Credit Societies Enactment, 1924.

JAMAICA.—Agricultural Loan Societies Enactment, 1912, revised 1914 and 1920.

ST. LUCIA.—Agricultural Credit Societies Enactment, 1916, 1917.

ST VINCENT.—Agricultural Credit Societies Enactment, 1924.

SEYCHELLES.—Co-operative Credit Societies Enactment, 1923.

TRINIDAD AND TOBAGO.—Agricultural Bank Enactment, 1925.

Agricultural Credit Societies Enactment, 1925

WINDWARD ISLANDS.—Agricultural Credit Societies Enactment.

BRITISH GUIANA.—Local Government (Banks Committee) Ordinance, 1914

ARGENTINA

Co-OPERATIVE organisation of all kinds is regulated by two laws passed in 1926. The first prescribes the constitution of societies, the second deals with loans through the State Bank Only *societies which after the first year of their establishment bind* themselves to do so may use the term "co-operative." There are provisions for federation Liability is limited. No restrictions are permitted on the admission of members, the amount of shares and working capital, or the life of the society All shares must have the same value, they may only be transferred with the consent of the governing body Members are entitled to one vote only. Members who withdraw have no personal claim on the property of the society. The management may, at any time, order the withdrawal of capital by those holding the larger shares.

Interest paid on shares must not exceed the normal rate. Five per cent of the net surplus, at least, is allocated compulsorily to the reserve fund, 90 per cent. is paid in patronal dividends, *in consumers' societies pro rata to the purchaser, and in* other societies *pro rata* for the utilisation of the common institutions. Taxes, stamp duty, etc , are reduced to the minimum. Accounts are audited by the departments of agriculture and public economy which also form a Bureau of Information and Statistics, performing some of the functions of a Co-operative Union.

Co-operative Societies may secure loans through the National Mortgage Bank for the construction of granaries, elevators,

creameries, etc., or for the purchase of land to be let out to members. Loans may be up to 80 per cent. of the estimated value of the land.

Law on co-operation—September 8, 1926.
Law on assistance to Co-operative Societies—September 8, 1926.

AUSTRIA

A law on Co-operative Credit Societies was passed in 1852, but the basis of the present co-operative legislation is a general law of 1873, which defined a co-operative organisation loosely as "a union with open membership for the promotion of the trade or industry of its members by means of joint business." Liability may be limited or unlimited. In the former case it is limited to a definite sum, not necessarily the total of a member's shareholding, though not less than the amount of one share. In the case of Credit Societies of the Raffeisen type, unlimited liability is compulsory. Members may withdraw with the consent of the society, or may transfer their shares to another member or to prospective members. A share may be of any amount. In some Agricultural Societies, shares are not paid in cash. Societies need not necessarily have share capital, but may form a reserve fund out of profits. Each member has one vote unless the rules provide otherwise and proxy voting is tacitly permitted. The internal government is characterised by the small (generally paid) management board and the supervisory council acting as intermediary between the board and the general meeting—both usual in German-speaking countries.

Trade with non-members is permitted by the law of 1873, but has been forbidden by subsequent decisions in the case of Credit

and Consumers' Societies According to the existing law, societies have privileges in the matter of tax remission which they lose if they engage in trade with non-members.

No specific directions are made as to the disposal of profits. The society draws up its own statutes with considerable freedom. Voluntary dissolution may take place at the decision of a two-thirds majority.

Proposals were made in 1911 for the recasting of the law on co-operation, but apparently without result, though the subject has been touched by various subsequent decrees. Various measures have also been passed with regard to professional associations of agriculturists, but Co-operative Societies are usually explicitly excluded from their provisions

Law on Co-operative Credit Societies—1852

Law on Raffeisen and other Co-operative Societies—1873

Imperial Law No 91 on Professional Associations of Agriculturists—April 27, 1902.

Decree concerning the inspection of Co-operative Societies—June 24, 1903.

SILESIA—Law No 1 concerning Professional Associations of Agriculturists and Council of Agriculture in the Duchy of Upper and Lower Silesia—October 9, 1910

Decree No. 142 of the Minister of Finance and the Minister of Public Works extending the privileges in regard to taxation of societies for the construction of small houses—May 18, 1916

Decree No 393 of the Minister of Justice, etc, on the consequences of the control exercised over members of purchasing and Agricultural Societies in respect of the Imperial Ordinance of October 10, 1914—November 21, 1916.

Law No. 13, concerning the establishment of Agricultural Associations of Farmers and the Council of Agriculture of Tyrol—December 18, 1920.

Order concerning the application of the above law—January 5, 1922.

Federal Law, July 18, 1924. (Deals with Agricultural Boards and their rights to be consulted by the Government in agricultural matters and to secure State aid for agriculture.)

BELGIUM

By the Belgian Commercial Code (consolidated 1913), commercial bodies are divided into six classes of which Co-operative Societies form one. They are defined as societies "composed of members whose number and contributions are variable, and whose shares can never be transferred to others." Members may be jointly and severally liable or individually to an unlimited degree or up to a fixed amount. The use of the word "co-operative" is compulsory. The society is free to make its own rules on most points, except that the life of the society may not be for more than thirty years. In default of special rules on the point, the following provisions apply: (1) The society shall be for ten years, (2) members are free to withdraw, (3) all members have equal voting rights; decisions at general meetings are to be taken in conformity with the rules for limited liability societies (voting in these cases is by shares, so that this provision is somewhat ambiguous), (4) profits and losses are to be divided annually amongst members, half in equal proportion, half in proportion to contributions. The formation of a reserve fund is compulsory. Annual stocktaking and the submission of a balance sheet to the Registrar is also obligatory.

Similar provisions apply to Credit Unions.

In 1921, a law was passed conferring civil personality on associations without lucrative object and *Public Utility Societies*. Such bodies may not own property, except such fixed property as is necessary to realise their objects. Each member has one vote and is free to withdraw it at will. Societies are subject to a special property tax, from which, however, a large class of property is exempt. Registration fees and stamp duty are reduced. In the event of a dissolution, either compulsory, or voluntary, by a

two-thirds majority, a liquidator is appointed who disposes of the assets according to the rules or to the decision of the general meeting

A decree relating to Co-operative Societies and Friendly Societies in the Congo was passed in 1921.

Belgian Commercial Code· Book I, Section IX. Societies Law of May 18, 1873, modified by the law, May 22, 1886.

Law on Friendly Societies—June 23, 1894, completed by the law of March 19, 1898.

Law on professional associations—March 31, 1898.

Law on Credit Unions—May 16, 1901.

Law allocating subsidies to Mutual Sickness Benefit Associations—May 5, 1912

Law modifying the laws on commercial societies—May 25, 1913

Law on commercial societies consolidation approved by Royal Decree —July 22, 1913.

Act on compulsory meetings—October 30, 1919

CONGO.—Decree relating to Co-operative Societies and Friendly Societies —March 23, 1921.

Law guaranteeing liberty of association—May 24, 1921.

Law according civil personality to associations without lucrative object and to public utility institutions—June 27, 1921

Law authorising recognised mutual societies and federations to amalgamate—July 30, 1923

Law to regulate the investment of the funds of recognised loan societies —December 27, 1923

BRAZIL

Co-operative legislation, as far as Credit Societies are concerned, is based on a decree of 1907. Societies of this type are exempted from stamp duty and all other taxation for thirty years, they also receive grants and other forms of State assistance. *There are provisions for* State inspection. There appear to be

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CHILE

Act No. 4058 providing for the incorporation of Co-operative Societies organised in accordance with the rules herein laid down, thus enabling them to acquire property for all purposes whatsoever—September 8, 1924.

CHINA

Elaborate provisions exist for the formation of Agricultural Societies, but these are of a semi-official educational character and have no particular connection with co-operation. Co-operative Societies, where they exist, would appear to come under general commercial law.

Regulation concerning the organisation of Agricultural Societies—November 10, 1912

Regulation on the National Federation of Agricultural Societies—October 5, 1912.

Rules concerning the registration of Commercial Societies—July 19, 1914.

Order No 45 of the Minister of Agriculture and Commerce making regulations for Industrial and Commercial Syndicates—February 24, 1917.

Order No. 44 of the Minister of Agriculture and Commerce making provision for the execution of regulations on Industrial and Commercial Syndicates—April 27, 1918

Order No. 45 of the Minister of Agriculture and Commerce making modifying regulations concerning Industrial and Commercial Syndicates—April 27, 1918.

Order No. 259 of the Minister of Agriculture and Commerce making provisional rules for Fishery Associations—September 16, 1922.

Order No. 315 of the Minister of Agriculture and Commerce amending, the regulations concerning the registration of Commercial Companies—May 7, 1923.

Order No. 314 making provisions for the enforcement of the above order—May 7, 1923.

Order No 321 of the Minister of Agriculture and Commerce amending the rules relating to Commercial Companies—May 8, 1923.

Report of the Minister of Agriculture and Commerce submitting for the approval of the President of the Republic amended regulations on Agricultural Associations and provisions for the applications of same—May 21, 1923.

Order No 365 of the Ministry of Agriculture and Commerce amending the regulations on Agricultural Associations—May 19, 1923.

Order providing for the application of the above regulations—May 19, 1923.

COSTA RICA

Decree No 7 to found an association of Costa Rica farmers—October 28, 1924.

(The Act constitutes the Costa Rica Agricultural Society "to be the centre of the movements and co-operation of the several agricultural units throughout the county." Previous decrees are repealed. The society is to work in collaboration with the Ministry of Agriculture.)

Decree No 46 modifying Article 151 of the law on Commercial Societies—January 15, 1925.

CZECHOSLOVAKIA

The earlier co-operative legislation affecting Czechoslovakia is that of the Austrian Empire given in the section on Austria. Since the independence of Czechoslovakia, the State has intervened to assist the co-operative movement in various ways. State guarantees are available for Agricultural Co-operative Societies, and State inspection is provided; loans are made to members of co-operative bodies, up to 90 per cent. of the sum required, for putting up buildings. Loans can also be made to Co-operative

Societies up to 75 per cent. of the cost of purchasing farm requisites. All these loans must be repaid at the end of five years. Loans may also be made for the purchase of holdings.

The law of October 10, 1924, on depositors limits the acceptance of savings deposits by co-operative bodies to the Credit Societies. *Credit Societies and other financial institutions may* only engage in " wholesale trading on commission in goods and raw materials on account of undertakings which have business relations with the bank and the sale and purchase of goods and raw materials to satisfy the bank's own claims " However, in the case of Credit Societies, " the joint purchase of trade requirements shall be permitted." They may not (1) do business with non-members, (2) do business in agricultural products (except on commission), or (3) establish undertakings.

The Government exercises a very close control over Agricultural Co-operative Societies, particularly on the side of technical efficiency. Model rules are enforced, a " professional agriculturist " must be at the head of each society, who must have the approval of the Ministry of Agriculture Inefficient members may be excluded from office, and inefficient societies compulsorily dissolved. All land, including lakes, forests, etc., is State property on which Co-operative Societies are in the position of tenants In the case of a private sugar factory, etc , offered for sale, Co-operative *Societies have the first right of purchase.*

By an Act of 1919, the electrification of Czechoslovakia was put under co-operative administration with State financial participation.

AUSTRIA-HUNGARY —Law on Co-operative Credit Societies—1852
Law on Raffeisen and other Co-operative Societies—1873
Decree concerning the inspection of Co-operative Societies—June 24, 1903
CZECHOSLOVAKIA —Act for Co-operative Electrification—July 22, 1919.

Act concerning a State guarantee for Agricultural Co-operative Societies except Consumers' and Credit Societies—February 17, 1922.

Decree No 149, making provisions for application of the Act of February 17, 1922, with regard to a State guarantee, etc —May 18, 1922.

Decree modifying in part the decree of June 24, 1903, concerning the inspection of Industrial and Agricultural Co-operative Societies and other societies—December 22, 1922.

Commercial Law—July 4, 1923, amended July, 1924 (expired December 31, 1925).

Law concerning depositors—October 10, 1924.

Order No 182 with respect to statistics of Building and Housing Co-operative Societies according to the position on December 31, 1924, as well as the statistics of Agricultural Co-operative Societies and Collective Tenancy Societies including collective pastures in the period 1924-25—August 17, 1925.

DENMARK

There is no special legislation in Denmark relating to Agricultural Co-operation. The Co-operative Societies are voluntary, unincorporated associations.

There are a few legislative measures relating to Credit Associations, of which the following is a list:

Law on the establishment of Credit Associations and Loan Banks for landowners—June 20, 1850.

Law concerning the Credit Associations for small landowners—May 16, 1908.

Ministerial decree approving some supplementary provisions of the rules of the Credit Associations of the Small Rural Landowners of Jutland—September 13, 1913.

Law No 189, amending Law No 65, dated May 28, 1880, and Law No. 98, dated May 8, 1908, concerning Credit Associations for Small Landowners—May 10, 1915

Law No. 190, on the establishment of two Credit Associations for small landowners—July 10, 1915

Law No 29.—Though described as a law, this is only a decree of the Ministry of the Interior, in which is reproduced the law of 1880, with the amendments made to it, particularly by the laws of 1908 and 1915

Ministerial Decree No 8, approving a supplement to the rules of the Credit Association of the Small Rural Landowners of Jutland—March 7, 1916.

Ministerial Decree No. 72, concerning the Supplement to the Revised Rules of the Credit Association of the Landowners of Jutland—October 6, 1916.

Law concerning societies with share capital—September 29, 1917

Decree No. 548, concerning the registration of associations—September 19, 1919

Act No. 111, relating to State subsidies to small Forestry Societies—1919.

Law No 65 of 1880, concerning the Credit Associations for small landowners

EGYPT

Agricultural Co-operative Societies in Egypt are registered under the special Agricultural Societies Act of 1923. The word "co-operative" is protected; federation is provided for (with regional councils of delegates); limited liability is prescribed unless the bylaws provide otherwise Membership is confined to agriculturists No member may hold more than one-tenth of the capital of the society or more than £E 200 in all Credit Societies have unlimited liability. Each member has one vote. Non-members' business is excluded, except subordinately within the limited amount specified in the bylaws and in order to promote the interests of members. Capital may be obtained either by subscriptions and assignments of assets or by shares of any kind (shares may not be of the nominal value of less than £E.1 or more than £E.4). A Co-operative Society may only do business with the credit bank system if, *inter alia*, its rules contain a clause limiting

interest to 6 per cent.; surplus profits, if not carried to reserve, being distributed as patronage dividends. There is no provision for contracts, nor regarding monopolies or restraint of trade. There is no mention of Government loans nor of tax remission. The connection between the Government and the Co-operative Societies appears to be confined to registration and a certain measure of supervision. The duration of an association must be fixed by the bylaws.

Law No 2, forbidding the discontinuation of salaries to a syndicate, association, or professional group—January 27, 1921.

Law No 27, regulating Egyptian Agricultural Co-operative Societies—July 5, 1923.

Order creating a department of registration and inspection of Agricultural Co-operative Societies and the establishment of an advisory committee for Co-operative Agricultural Societies in the Ministry of Agriculture —August 13, 1923.

Order relating to the registration of Egyptian Agricultural Co-operative Societies—May 15, 1924.

ESTONIA

Co-operative Societies are regulated by a law of 1919 and by subsequent decrees authorising State loans to different types of society, notably those engaged in dairying. The Government butter control established in July, 1921, has also affected Co-operative Societies beneficially.

A law of 1920 regulates Co-operative Credit Organisations.

Law relating to Co-operative Societies and their unions. No 18 of 1919.

Law on Co-operative Credit Banks—April 9, 1920.

Law No. 63, concerning the formation of a State Fund for loans to Co-operative Dairies—June 20, 1924.

Decree relating to the administration of the State Loan Fund for Co-operative Dairies, the distribution of the loans, the security and the repayment—July 23, 1924.

A similar law and a similar decree relating to Co-operative Societies for the cultivation and sale of flax will shortly be issued.

FINLAND

Co-operative legislation in Finland dates from a law passed under the Russian Imperial régime in 1901, and amended in some particulars in 1918 It provides for the establishment of Co-operative Societies regarded as bodies working for the common benefit of their members They are to be regarded as companies, and are entered in the commercial register. Membership is open, except that it may be limited to those in a special trade or district. Shares may not be transferred except with the consent of the society. Besides individuals, all legally constituted bodies may be members Members may retire on giving due notice Liability may be limited or unlimited, or with supplementary liability in case of liquidation The capital of the society is derived from members' shares, the amount of which is not stipulated, and also from compulsory supplementary loans from members Each member has one vote Profits are divided in (*a*) a small fixed interest on capital, (*b*) reserve fund, and (*c*) dividend on business done. The formation of reserve is legally compulsory, but it is not clear if the other uses of profit are governed by the law or not. The balance sheets of the society must be submitted to public authority. The society draws up its own rules with considerable scope.

State regulation concerning municipal administration in towns, Statutes of Grand Duchy of Finland, No 70—December 8, 1873.

Law regarding Joint Stock Companies—March 2, 1895

State regulation concerning the register of firms and companies —March 2, 1895.

Royal regulation concerning municipal administration in the country. Statutes of the Grand Duchy of Finland, No. 21—June 15, 1898.

Law No 22, on Co-operative Societies—July 10, 1901.

Amendment to the law of 1901 on Co-operative Societies (Section 18)—January 17, 1918.

Amendment to the law of 1901 on Co-operative Societies (Section 19)—September 9, 1918.

Law regarding the right of Co-operative Societies which issue loans and the right of their central banks to receive deposits Statutes of Finland, No. 167—June, 1920.

Law regarding Co-operative Trade—July 10, 1921.

Law regarding the alteration of regulations of June 15, 1898, concerning municipal administration in the country. Statutes of Finland, No. 15—January 20, 1922.

Law regarding the alteration of the regulation of December 8, 1873, concerning municipal administration in towns. Statutes of Finland, No. 16—January 20, 1922.

Law regarding alteration of the regulation of June 15, 1898, concerning municipal administration in the country Statutes of Finland, No. 275—December 21, 1923.

Law regarding alteration of the regulation of December 8, 1873, concerning municipal administration in towns. Statutes of Finland, No. 276—December 21, 1923.

Law regarding income and property taxes. Statutes of Finland, No. 306—December 5, 1924.

Law No 130, with respect to mortgage associations—April 24, 1925

Law No 266 of the Council of State with respect to the Statutes of the Mortgage Association of Finland—July 30, 1925.

FRANCE

Co-operative purchase forms part of the general activities of the Agricultural Syndicate which came into existence under a general law of 1884, giving the right of association to the members of any profession. In practice, any society is recognised as a

Co-operative Society which is entitled to transact business with the Rural Credit Banks To enjoy this privilege, societies must include certain provisions in their bylaws (laws of 1920 and 1922).

The word "co-operative" is not protected; provisions exist for federation; liability may be limited or unlimited; where the society is registered as a professional syndicate, the membership is limited to agriculturists; there are no limits to shareholdings; each member has one vote unless otherwise provided in the rules; shares are withdrawable, subject to the society's consent, but not transferable. Besides holding share capital, societies may receive advances from the State through the local Credit Banks; advances may be up to six times their capital, when their rules contain a clause for joint and several liability, or when all or some of the members of the committee have given a guarantee which the bank considers sufficient. A Co-operative Society can only do business with a Credit Bank if, *inter alia*, its rules contain a clause limiting interest to 6 per cent , surplus profits, if not carried to reserve, being distributed as patronage dividends The Government loans are for long and short terms at low rates, the latter being somewhat higher Funds are obtained through the Bank of France by a special arrangement made at the renewal of the bank's charter in 1897

A considerable body of co-operative agricultural legislation also applies to French dependencies in Africa. Provision is made for native Assurance Societies, for the purchase of equipment and for Producers' Associations. Some of these are of a compulsory character. Federation is not permitted The financial control of Assurance Societies is principally in official hands.

Decree relating to the extraordinary grants to vine-growers—December 31, 1910

Law relating to authorised syndicates—August 5, 1911.

Decree relating to stock-breeding syndicates—March 8, 1912.

MADAGASCAR.—Order making the necessary provisions for the execution of the decree of June 3, 1913, on syndicates—April 25, 1914.

Decree modifying the regulation of January 10, 1907, for the application of the law of April 12, 1906, on cheap housing—May 3, 1913.

Decree modifying the regulation of August 24, 1908, for the application of the law of April 10, 1908, on small proprietorship and cheap housing—May 3, 1913

MADAGASCAR.—Decree regulating syndicates in Madagascar—June 3, 1913.

WEST AFRICA.—Decree reorganising native Assurance Societies for mutual agricultural loans and assistance in French West Africa—January 8, 1915

Decree relating to the suppression of registration offices—December 15, 1915.

Act on Co-operative Societies for production and workers' credit—December 18, 1915

REGENCY OF TUNIS.—Decree forming professional associations of olive-growers—October 23, 1916.

Law on companies with working-class membership—April 26, 1917.

Decree making regulations for the execution of the law of May 7, 1917, for the organisation of the credit of Consumers' Co-operative Societies—September 5, 1917

MOROCCO.—Dahir on Native Assurance Societies—May 26, 1917.

Decree relating to the institution of a Higher Council of Co-operation—February 22, 1918

Decree modifying that of August 26, 1907, authorising advances to Agricultural Co-operative Societies—January 3, 1919

Act completing Article 14 of the law of December 18, 1915, on Workers' (Productive) Co-operative Societies and the organisation of credit to workers in France—April 5, 1919

Act relating to commercial societies in the invaded regions—July 16, 1919

Decree relating to the organisation of a general service of inspection of agricultural associations and credit institutions—July 19, 1919

Decree making applicable to the colonies the Act of November 22, 1913, modifying Article 34 of the commercial code and Articles 27 and 31 of the Act of July 24, 1867, on Joint Stock Companies—October 31, 1919.

Decree applying the dispositions of the Act of March 21, 1884, on professional syndicates, to Alsace-Lorraine—December 3, 1919.

MOROCCO.—Dahir modifying the dahir of May 26, 1917, on native societies for agricultural insurance—July 19, 1919

Law on mutual credit and agricultural co-operation—August 5, 1920

Law on the extension of civil rights to professional syndicates—March 12, 1920.

Law applying to the above law and making it applicable to Alsace-Lorraine—April 27, 1920

Law modifying Articles 47, 48, 49, and 50 of the Commercial Code—June 24, 1921.

Decree relating to the execution of the law of August, 1920, on mutual credit and agricultural co-operation—February 9, 1921

Act modifying Article 14 of the Act of December 18, 1915, on Workers' Productive and Co-operative Societies—May 9, 1922.

MOROCCO.—Dahir on native Insurance Societies, modifying the dahirs of May 20, 1917, July 19, 1919, and April 12, 1920—January 28, 1922.

—Dahir modifying and completing Article 17 of the dahir of May 24, 1914, on associations—January 31, 1922

—General instructions for the application of the dahir of January 22, 1922, on native Insurance Societies—April 1, 1922.

ALGERIA.—Decree extending the law on Consumers' Co-operative Societies to Algeria—April 22, 1922.

—Decree regulating professional syndicates and Co-operative Associations of tobacco-planters in Algeria—April 20, 1922.

Decree relating to the general confederation of Co-operative Reconstruction Societies—May 27, 1922

Order regulating the election of representatives of Agricultural Societies to "back to the land" committees—November 9, 1922.

Act facilitating the formation of Co-operative Societies and Agricultural Associations with collective interests contemplated in Article 22 of the law of August 5, 1920, and defining the legal system of those societies—July 12, 1923.

MOROCCO.—Dahir on Agricultural Syndicates—June 15, 1924.

—Vizierial order on the application of the above dahir—June 20, 1924

ALGERIA.—Law for organising mutual credit and co-operation in Algeria—December 20, 1924.

—Law tending to institute Limited Liability Societies—March 7, 1925.

FRENCH WEST AFRICA.—Order suspending provisionally the effects of the order of March 26, 1925, promulgating in French West Africa the law of March 7, 1925, to institute Limited Liability Societies—May 11, 1925.

SAINT PIERRE AND MIQUELON.—Order promulgating the law of March 7, 1925, to institute societies with Limited Liability—April 29, 1925.

REGENCY OF TUNIS.—Decree modifying the decree of March 3, 1892, with respect to the compulsory formation of vine-growers' syndicates—August 15, 1925.

—Decree granting Fresh Loans to Agricultural Mutual Aid Associations—October 31, 1925.

GERMANY

All forms of co-operative organisation in Germany are registered under the law of 1889, with its subsequent amendments. They are also affected in varying degrees by the general commercial legislation of the country.

By the law of 1889, the characteristics of a co-operative organisation are defined as: (1) Open membership, (2) promotion of the industrial or economic interests of the members, (3) communal management. These entitled an organisation to be registered as a Co-operative Society under the Act, but it is not clear whether there is any penalty for the unauthorised use of the word.

There are elaborate provisions for federation. Liability may be limited, unlimited, or the members may be "liable to additional payments" (*Nachschusspflicht*), which in practice differs very little from unlimited liability.

Each member has one vote only. Members' shareholding may be limited by rule. Members have the right of withdrawal. Credit and consumers' societies may not do business with non-members. Societies may increase their funds by borrowing.

The administrative machinery is characterised by the statu-

tory introduction of the "supervisory council" (*Aufsichtsrat*) as an intermediary between the directors and the general meeting.

A certain proportion of profits must be paid into reserve. There are no special provisions as to the use to be made of the remainder, but in practice it is apparently paid in patronal dividends, though a society may decide by rule to pay its entire profits into reserve.

Dissolution may be (1) voluntary, (2) at the term of life of the society, (3) if the membership falls below the statutory requirements, (4) if business is not carried on as the Act directs. Liquidation follows, any remaining assets being divided amongst the members.

The rules are drawn up by the society itself with considerable scope. Besides points already mentioned, they may decide, (1) the term of life of the society, (2) the question of trade with non-members, (3) the question for the decision of which a majority greater than the bare majority is required.

PRUSSIA.—Law relating to the civil rights of Industrial Co-operative Societies—March 27, 1867

NORTH GERMAN CONFEDERATION —Law relating to the civil rights of Industrial and Economic Co-operative Societies—July 15, 1868

BAVA[illegible] —Co-operative Law—February 11, 1870.

BADEN —Co-operative Law—February 11, 1870.

GERMAN EMPIRE —Law relating to the declaration of Section 1 of the law of July 4, 1868—May, 1871

Imperial Law relating to Industrial and Economic Co-operative Societies —May 1, 1889

Decree for carrying out the provisions concerning the Co-operative Register and for the addition of necessary particulars—July 11, 1889

Orders for carrying out the Co-operative Register of 1889-90 in the twenty-five individual states

PRUSSIA —Law relating to the establishment of a central institute for the provision of co-operative personal credit—July 31, 1895.

General decree concerning the compilation of statistics of industrial societies—May, 1896

Law relating to the raising of State contributions, June 8, 1896 (also April 26, 1898, July 13, 1909, September 5, 1918, and February, 1922).

Laws of December 3, 1896, and June 8, 1897, relating to the erection of agricultural warehouses.

GERMAN EMPIRE —Law relating to the business of Consumers' Institutions—August 12, 1896.

Introductory law to the books of commercial law (Article 10)—May 10, 1897.

Re-enactment of the law of 1889 by notice of the Imperial Chancellor—May 20, 1898

Notice relating to the carrying out of the Co-operative Register and the conditions of this register—May 20, 1898

SAXONY —Order No 15 of the Minister of the Interior concerning new statutes of the Co-operative Estate Credit Union of the Kingdom of Saxony —February 17, 1911.

BAVARIA.—Order relating to Agricultural Professional Co-operative Associations (Insurance)—November 30, 1912

HAMBURG —Order relating to the statutes of the Hamburg Agricultural Professional Co-operative Association—December 27, 1912.

GERMAN EMPIRE —Order No 4537, relating to the civil rights of Co-operative Societies with regard to the improvement of the soil—October 28, 1914

—Order concerning Sections 99, 118, 142, and 148 of the law on Industrial Co-operative Societies—August 8, 1914.

—Order concerning the revision of registered Co-operative Societies—September 8, 1914

—Order relating to the representation of members at the general meeting of an Industrial Society and to the withdrawal of members—December 17, 1914.

RATZEBURG —Order relating to the first supplement to the statutes of the agricultural professional Co-operative Association of Mecklenburg Strelitz—May 30, 1916.

GERMAN EMPIRE —Order relating to the commercial supervision of bankruptcy—December 14, 1916.

—Order relating to the competency of the Union of German Agriculturists, Ltd —May 21, 1920.

PRUSSIA.—Law on the constitution of Co-operative Societies for the improvement of the soil—May 5, 1920.

GERMAN REPUBLIC.—Order on the dissolution of Registered Co-operative Societies—May 25, 1920 (Amended, 1924).

—Law amending the Co-operative Law—July 1, 1922

—Order for the execution of Section 43 of the Co-operative Law—October 24, 1922

—Law amending the Co-operative Law—May 12, 1923

—Second administrative decree relating to the revenue bank—December 17, 1923.

—*Order containing the new text of the Ordinance concerning the* register of Co-operative Societies—November 22, 1923

—Second Ordinance dealing with the register of Co-operative Societies—November 22, 1923

Ordinance prolonging the period allowed for the audit—December 27, 1923.

—Ordinance for simplifying procedure in Agricultural Accidents Insurance—January 17, 1924

—Ordinance relating to Sickness Insurance

—Ordinance containing the new wording of the Ordinance concerning National Insurance—December 15, 1924

—Second Ordinance dealing with gold balances—March 25, 1924

—Ordinance for the limitation of advertisements—February 14, 1924.

PRUSSIA —Ordinance relating to the Committee of the Prussian Central Co-operative Bank—May 7, 1924

GREECE

A law of 1914 provides the legal basis of co-operation in Greece. It is of a general co-operative character, and provides for agricultural credit, purchase, sale, production, consumption, and building Membership is open Members can withdraw after one year on giving six months' notice Liability may be limited or unlimited. In unlimited societies, each member has one vote, in limited societies the rules may allow a maximum of two votes to members holding more than five shares. There are no restrictions on shareholding. In the case of credit societies, no loans may be made to non-members The total of loans and

deposits is fixed by the general meeting. Ten per cent. of the profit must be paid to reserve, until it equals the total of other funds. The society makes its own rules with considerable scope. There are provisions for federation. Societies enjoy legal personality; they are open to Government inspection; they receive credit through the Bank of Greece pending the formation of a Central Co-operative Bank. The State and Communes have preferential rights in purchasing from Co-operative Societies; societies have also the right of supplying the State without previous tender. Further privileges are special postal facilities and exemption from taxation. A subsequent law (1919) provides that the agricultural produce of members consigned to the society for sale or the proceeds of such a sale may not be seized for the member's outside debts. Liquidation may be voluntary or through business failure Two or three liquidators are appointed. If any assets remain which are neither divided nor handed to any individual by decision of the society they are deposited in the provincial bank to be used for co-operative purposes. Subsequent decrees have provided in more detail for inspection and for the formation of a central Co-operative Council of an official character.

The Agrarian Law of the country gives special privileges to Agricultural Co-operative Societies over individual peasants in acquiring sequestered estates and other land in Government possession.

Law concerning the allocation of an annual contribution to the Greek Agricultural Society—June 19-July 2, 1913

Law No 602, on associations—December 31, 1914-January 14, 1915.

Royal decree concerning the furnishing of agricultural produce to Credit Societies—July 15-28, 1915.

Royal decree concerning the method of keeping the books of Agricultural Societies—July 15-28, 1915.

Royal decree on the consultative commission of associations—November 13-26, 1917.

Decree-law modifying Article 3 of the Law 848 "on associations"—November 18-December 1, 1917.

Legislative decree relating to the inspectors of Agricultural Associations—May 31-June 13, 1919

Royal decree modifying the Royal decree of November 13-16, 1917, on the consultative commission of associations—June 17-30, 1919

Royal decree relating to the selection by competitive examination of inspectors of Agricultural Associations—July 20-23, 1919

Law No 1953, ratifying and completing the legislative decree May 31-June 13, 1919, "on the inspection of Agricultural Co-operative Societies"—January 27-February 9, 1920.

Royal decree modifying the Royal decree of June 20

Royal decree modifying the Royal decree of June 30-July 3, 1919, "on examinations for the post of inspector of Agricultural Co-operative Societies"—March 5-18, 1910.

Royal decree on the consultative council of Co-operative Societies—May 29-June 11, 1920.

*Royal decree fixing the stations and areas of the inspectors of Agricul*tural Co-operative Societies—July 24-August 6, 1920

Royal decree completing and modifying the decree of 1919 concerning competitive examinations for inspectorships of Agricultural Co-operative Societies—November 16-29, 1921

Royal decree fixing the number of inspectors of Agricultural Co-operative Societies at seven—December 11-24, 1921

Royal decree of the accounts of the union of Agricultural Co-operative Societies—June 14-27, 1922.

Royal decree modifying Articles 2 and 4 of the Royal decree October 20-November 2, 1915, "on Agricultural Co-operative Societies"—July 24-August 6, 1922

Decree availing as a law on the reconstruction of Co-operative Societies of Farmers—March 28, 1923

Royal decree extending the application of certain provisions of the decree availing as a law concerning the reconstruction of Co-operative Societies of landless farmers—April 18, 1923

Decree availing as a law adding a paragraph to Article 32 of the above decree—April 18, 1923

GUATEMALA

Decree No. 1293 respecting Article 8 of the Government Decree No. 630 prohibiting the formation of a new Co-operative Society in certain departments—April 3, 1924.

HOLLAND

Co-operative Societies are legally regarded as trading companies and subject to the ordinary commercial law; they must be registered with the Chambers of Commerce, to which they pay an annual fee *Their position is further defined by a special Act of* 1925.

The use of the word "co-operative" is compulsory, but not protected. *Liability is unlimited, unless the rules provide* otherwise The principle of one man one vote, the unlimited duration of the society, and the right of withdrawal of members are also laid down in the Act, but may be altered by rule. There are provisions for compulsory audit. The society's privileges are confined to corporate existence, and in some cases free incorporation. Dissolution may take place (1) on reaching the term of the society's life, (2) by resolution of the general meeting, (3) in case of insolvency.

Law on Co-operative Societies—May 28, 1925.

HUNGARY

The law on Co-operative Societies in general would appear to be the same as that in Austria and to be based on the same imperial law. A special Hungarian law dealing with Credit Societies was,

however, passed in 1898. It provides that such societies may only exist in connection with a public corporation (including apparently publicly registered companies) or the Central Co-operative Credit Union. In 1920, the law was amended so as to compel all societies to be members of the Central Society The law provides for open membership, though the operations of the society are to be confined to one district and it may not have branches The society may accept deposits from, but may not give credit to, non-members. The conditions of granting credit to members and the individual maximum must be fixed Members must subscribe for at least one share on entering the society Each member is liable to the extent of five times the nominal value of his shares. Each member has one vote. Members may withdraw on giving due notice.

Ten per cent. of net profit must be paid to reserve, till the reserve equals half the nominal capital. Further profit may be distributed in interest, not exceeding 5 per cent. on shares Loss must be equitably distributed. Liquidation may be voluntary or compulsory; two liquidators are appointed, 50 per cent of the remaining assets must be paid to the local Poor Fund Taxation and stamp duty are remitted for societies members of the Central Union.

A second chapter of the Act of 1898 deals with the formation of the Central Union Its membership consists of (*a*) foundation members, apparently individuals whose liability is limited to their membership shares, and (*b*) ordinary members, which are local Credit Societies, with liability up to five times the value of their shares. Voting rights are fixed by rule. There is no maximum shareholding. Dividend on shares is limited to 4 per cent. of the profits. Ten per cent must be paid to reserve, 10 per cent to guarantee fund, and the remainder in dividends, (*a*) on foundation members' shares, (*b*) on ordinary members' shares The Central

Union advances credit to its member societies; it may also appoint a member to their boards and exercise general control over their policy. It is itself subsidised and partially controlled by the Hungarian Government. It is exempt from taxation and stamp duty

Law on Co-operative Credit Societies, 1898.
Law XXX. on Co-operative Credit Societies, 1920.

ITALY

Co-operative legislation is based on a section in the ordinary commercial code of 1883, in which Co-operative Societies are defined simply as " societies with variable capital " as in French law. Various general Registration Acts also affect co-operative organisation, and there is a mass of special legislation, mostly in the form of decrees, affecting various types of co-operative organisation, Producers' Associations, Agricultural Societies both for leasing land and insurance unions, cellars and distilleries, Agricultural Workers' Unions, dairies, Ex-service Men's Co-operatives, the National Credit Institute, and the Consumers' Movement. These decrees deal especially with relations between Co-operative Societies and the State, the granting of State credit, which has been extensive, the leasing of public land to agricultural and other societies, and especially the carrying out of public contracts by co-operative bodies. These contracts were at first limited to a fixed amount, but this restriction was later removed; it was also made possible for societies to conclude such contracts by private treaty and they were further exempt from the necessity of making a deposit. Incidentally, these decrees fixed the internal constitution of societies carrying out public contracts.

By a decree of 1911, it was provided that all societies must have open membership, though in the case of Agricultural Societies it might be limited to agriculturists. Questions with regard to the admission of new members were to be submitted to the Provincial Vigilance Commission, a body composed partly of Government officials, partly of co-operators. A Central Commission was also established. Shares, which must remain always at their nominal value, might not exceed L.100. The maximum shareholding was fixed at L 5,000 There appear to be no provisions with regard to voting At least 5 per cent of the profits must be paid to reserve. Further profits might be divided in (*a*) dividends on wages of members; (*b*) insurance, club benefit, education, etc.; (*c*) interest, not exceeding 5 per cent. on capital. Another Act encouraged and laid down rules for the federation of societies into consortiums Societies are usually with unlimited liability.

In 1922, a proposed revision of the law with regard to co-operation (embodied in the new Commercial Code) was put forward, but, as far as can be ascertained, has not yet come into force.

In 1924, a decree gave power to the political authority to inspect and, in certain cases, dissolve "associations and corporations maintained by workmen's contributions."

Commercial Code (Chapter ix , Section vii , Articles 219-228)—January 1, 1883.

Law No. 8216, amending the law of February 17, 1884, No 2016, on the general State finances—July 11, 1889

Law No 217, concerning the tax on registration—May 20, 1897.

Law No 414, on the stamp tax—July 4, 1897

Law converting the Royal decree No 126 of April 5, 1900, into a law, increasing the bonus for the distillation of wines, and providing in favour of makers of second-class spirits and of cognac—December 29, 1901.

Law No. 178, modifying Article 4 of the law of July, 1889, regarding Co-operative Productive Societies contracting for public works—May 12, 1904.

Law No. 377, making provisions in favour of the wine industry—July 11, 1904

Law No. 126, making provisions for Co-operative Societies taking part in public competitions—April 19, 1906.

Law No 526, making provisions in favour of small Agricultural Co-operative Societies and small Agricultural Associations for Mutual Assurance—July 7, 1907.

Law No. 422, on federation of productive and labour Co-operative Societies—June 25, 1909

Law No 443, modifying the financial régime with regard to distilleries—July 11, 1909.

Royal decree No 278, approving the rules for Co-operative Societies and their consortiums admitted to public adjudication—February 12, 1911.

Royal decree No 1204, reorganising the Council for Social Insurance—October 20, 1911

Royal decree No 1140, making provisions for the foundation of the National Credit Institute for Co-operation—August 15, 1913

Decree-law of the lieutenancy No 1336, concerning provisions for facilitating credit to Agrarian Societies—October 8, 1916.

Decree of the lieutenancy No 123, relating to the distribution of the dividends of Commercial Societies—February 7, 1916

Decree of the lieutenancy No 1259, to facilitate the obtaining of credit by Agrarian Societies for the purpose of growing cereals—July 26, 1917.

Decree-law of the lieutenancy No 1676, concerning concessions of tenancy to Agricultural Co-operative Societies for production and labour of State land and fishery rights in public waters—September 20, 1917.

Decree-law of the lieutenancy No. 2129, crediting the Minister of Industry and Commerce and Labour with L 50,000 for financial purposes 1917-1918—December 30, 1917.

Decree of the lieutenancy opening a competition with prizes amongst Co-operative Societies of lemon growers proposing to manufacture citrate of calcium—April 14, 1918

Decree of the lieutenancy No. 723, making provisions to facilitate credit to autonomous Consumers' Organisations duly recognised and to legally constituted Co-operative Societies and their federations—May 26, 1918.

Decree-law of the lieutenancy No. 1142, abrogating and replacing the decree of October 4, 1917, making provisions for credit to the agriculturists of Lazio—July 14, 1918.

Decree-law of the lieutenancy No. 1218, concerning a fixed system

of letting arable lands belonging to the provincial, communal, or other public bodies to legally constituted Agricultural Co-operative Societies—August 4, 1918.

Decree of the lieutenancy No 1264, approving the rules for the election, renewal, and conduct of the delegate committee and of the administrative council of compulsory association of the Sicilian sulphur industry—August 15, 1918

Decree of the lieutenancy No 1312, providing funds for the expenditure of the Treasury, 1918-1919—September 14, 1918

Ministerial decree concerning the rules of the association of importers of coffee—September 21, 1918

Decree-law of the lieutenancy No 1278, concerning the constitution and the recognition of Industrial Associations—October 27, 1918

Ministerial decree assimilating the Consumers' Institutes of servants of the States to Consumers' Communities and Groups—November 8, 1918.

Decree of the lieutenancy No 1746, concerning the zoo-technical associations of cattle and buffalo breeders—November 21, 1918

Decree of the lieutenancy No 55, approving the legal regulations for the conduct and functioning of national works by ex-service men—January 16, 1919

Decree-law of the lieutenancy No 107, concerning the model rules for the execution of the Government public contracts—February 6, 1919

Decree of the lieutenancy No 685, abrogating the provisions of the decree of the lieutenancy of March 24, 1918, No 352, concerning the raising of the capital of Joint Stock Companies—April 24, 1919

Royal decree No 1459, providing measures for the allocation of credits from the State treasury to Co-operative Societies, Consumers' Institutions, and organisations for the purchase, storing, and distribution of necessities—July 24, 1919

Royal decree Act No 1759, fixing the methods of organising Agricultural Associations for mutual insurance and making other provisions in their favour—September 2, 1919

Royal decree-law No 256, making provisions for the renewal of the councils of associations for the improvement of property—November 9, 1919

Law No 1313, authorising the expenditure of 300 million lire on carrying out public works—September 26, 1920

Law No 1495, making provisions facilitating credit to labour Co-operative Societies and to their federations—September 26, 1920

Royal decree-law No 573, providing for financing Reconstruction

Associations and labour Co-operative Societies in the new provinces for the restoration of devastated areas—April 3, 1920.

Royal decree No 271, approving the regulations for the application of the decree-law of September 2, 1919, No 1759—February 26, 1920.

Ministerial decree providing for the reconstruction of Creamery Societies in the liberated provinces—January 26, 1920.

Circular No 42,250 of the Minister of Liberated Areas on the reconstruction of Creamery Societies—February 6, 1920.

Royal decree-law No. 516, making provisions for land and agrarian credit to associations of land workers—April 22, 1920.

Royal decree No. 1703, approving regulations for the functioning of the land and agrarian credit section of the National Institute of Co-operative Credit—November 14, 1920.

Royal decree No. 1599, authorising the National Institute of Co-operative Credit to engage in credit operations on behalf of Co-operative Consumers' Societies with funds of 20 millions (lire) (see Article 6, Royal decree, July 24, 1919, No 1459)—November 7, 1920.

Ministerial decree making new provisions for the reconstruction of Creamery Societies in the liberated provinces—February 5, 1921.

Law No. 456, making provisions regarding the National Institute of Co-operative Credit—April 7, 1921.

Decree regulating Consumers' Co-operative Societies—June 25, 1921.

Royal decree No 1073, making provisions regarding the National Institute of Co-operative Credit—July 31, 1921.

Royal decree No. 2047, approving the law on concessions of land—December 15, 1921.

Royal decree No 214, modifying the decree of February 6, 1919, No. 107, on the model rules for carrying out public works—February 12, 1922.

Royal decree-law No. 334, concerning the regulations facilitating credit to autonomous Consumers' Organisations and to Co-operative Societies and their federations—February 16, 1922.

Royal decree No. 253, approving the statutes of the National Institute of Co-operative Credit—February 19, 1922.

Royal decree No 1548, making provisions for reorganising the Central Co-operative Commission—October 29, 1922.

Royal decree No. 1529, making provisions for the registration of professional organisations—October 29, 1922.

Royal decree No 1472, approving the rules for the organisation, functioning, and inspection of Agricultural Associations envisaged by the law of August 4, 1894, No 397—October 29, 1922.

Royal decree-law No 2688, modifying the organisation of the National Institute for Co-operation—December 2, 1923

Royal decree No 2882, making provisions to ensure the observance of the law on registration—December 30, 1923

Royal decree No. 5258, making regulations concerning the [illegible] work of ex-service men—December 31, 1923

Royal decree No 64, concerning the supervision exercised by the political authorities of the province over associations or cooperatives maintained by workmen's contributions—January 24, 1924

Royal decree No 298, respecting the new statutes of the Sicilian Farmers' Association and the Acclimatisation Gardens belonging to them—January 27, 1924

[illegible]

Royal decree-law No. 1735, with respect to Consumers' Co-operative Societies—September 17, 1925.

JAPAN

Co-operative legislation in its widest sense in Japan is especially abundant, individual provisions being made for every possible type of co-operative activity—credit, export, fishing, forestry, irrigation, stock-breeding, housing, etc Much co-operative legislation is also in force in the Japanese dependencies—Corea, Formosa, etc. The general legal basis of all forms of co-operation is, however, laid down in the law of 1923

By the law of 1923, the word "co-operative" is protected; provision is made for federation. Three forms of liability are [illegible]

[illegible] is unlimited, but members of a Credit Society must live within th

area of the society's operations. A member may not hold more than thirty shares, or, if specially provided for in the rules, fifty. Shares may not exceed 50 yen (about £4 5s.) for a member of a Co-operative Society, or 500 yen for a society member of a federation There appear to be no stipulations with regard to voting. Shares are transferable, subject to the society's consent. Members may withdraw at the end of a working year if they give at least six months' notice. This notice may be extended by the rules to two years. Interest on shares is limited to 6 per cent. or up to 10 per cent. under certain conditions. Societies must set aside 25 per cent. of the profits in each year to reserve, until the savings have reached the sum required by the rules. In the case of Credit Societies, a sum at least equivalent to 25 per cent. of the deposits must be treated as reserve fund.

There are no provisions with regard to marketing contracts, or to the restraint of trade and monopolies. There is no mention of Government loans. Societies are exempt from income tax and the tax on business transactions. Societies are registered by Government authority, and some measure of supervision appears to exist The Government is authorised to acquire the products of Co-operative Societies by private contract. The duration of an association must be fixed by law.

Order No 20 of the Minister of Agriculture and Commerce, concerning provisions for encouraging the constitution of Forestry Co-operative societies—April, 1911

Regulation for the Co-operative Societies of Formosa—February 10, 1913

Law No. 1, on Co-operative Stock-breeding Associations—January 13, 1915

Imperial Ordinance No 52, modifying the law concerning local Forestry Societies—April 12, 1915.

Law No 15, modifying the law concerning Corporations and Co-operative Societies for the production of the principal commodities—March 6, 1916.

Imperial Ordinance giving effect to the above law—May 4, 1916.

Order No. 8 of the Minister of Agriculture and Commerce, making rules for the application of the above law—May 29, 1916

Decree No 15 of the Minister of Agriculture and Commerce, making rules for Co-operative Societies for aquatic products—June 30, 1916

Order No. 17 of the Minister of Agriculture and Commerce, making rules for the application of the law on Co-operative Stock-breeding Associations—July 31, 1916.

Order No 13 of the Minister of Justice, modifying the procedure and the registration fees for Forestry Co-operative Societies—December 21, 1916

Order of the Minister of Justice modifying the rules for the registration of Fishery Co-operative Societies—December 21, 1916.

FORMOSA —Order No 63 of the Government of Formosa, making rules for the application of the law on Co-operative Societies producing principal commodities—November 21, 1916

KARAFUTO —Order of the Minister of the Interior, amending the rules for Co-operative Societies for production and fisheries—June 17, 1917.

Law No 22, modifying the law on Co-operative Societies—July 20, 1917

Imperial Ordinance No 162, authorising the Government to acquire by private contract the products of Agricultural Associations, Stock-breeding Co-operative Societies, and federations of the latter—September 22, 1917

Imperial Ordinance No 199, fixing a date for the application of the law on co-operation—October 20, 1917

Imperial Ordinance No 200, concerning the functions to be exercised by the competent ministers in connection with the law on Co-operative Societies—October 27, 1917

Imperial Ordinance No 201, making provisions with regard to the reserve funds, etc , prescribed in Article 46, 2, of the law on co-operation—October 26, 1917.

Order No. 8 of the Minister of Justice, concerning the methods of registering Co-operative Societies—October 27, 1917

Order No. 30 of the Minister of Agriculture and Commerce, modifying the regulations for applying the law on Co-operative Societies—October 27, 1917.

Order No 45 of the Minister of Communications, modifying the rules on Post Office Savings Banks—November 21, 1917.

COREA.—Decree No. 2, concerning associations for the use of the public waters of Corea—July 17, 1917.

—Order No. 29, making rules for the above associations—July 17, 1917.

—Order No. 42, putting the above decree into execution—July 17, 1917

—Order No 92, making regulations for the administrative inspection of local Credit Associations—December 1, 1917.

FORMOSA.—Order No 66, making executive provisions for the regulation of Co-operative Societies in Formosa—November 22, 1917.

Order No 24 of the Minister of Agriculture and Commerce, modifying the rules for the application of the law on corporations of producers of principal products—July 10, 1918

COREA.—Ordinance No. 12, modifying the ordinance on Commercial Societies—June 26, 1918.

—Ordinance No. 13, modifying the ordinance on Local Credit Associations—June 27, 1918

—Decree No 52, modifying the rules concerning the personal guarantee of directors of local Credit Associations—October 1, 1918.

—Order No 94, modifying the rules concerning the administrative control of local Credit Associations—October 1, 1918.

FORMOSA.—Ordinance No. 1, modifying the regulations for Co-operative Societies in Formosa—July 4, 1918.

KARAFUTO.—Order No. 29, modifying the rules for the application of the law on Co-operative Societies—December 27, 1917.

—Order No 22, modifying the rules for the application of the law on Co-operative Societies—June 9, 1918.

Order No 8 of the Minister of Finance, making rules for the allocations of subsidies to tobacco-growers' Co-operative Societies—April 1, 1919.

Order No 18 of the Minister of Agriculture and Commerce, making rules for the allocation of subsidies to Forestry Societies—May 5, 1919.

COREA.—Order No. 4 of the Governor-General of Corea, making rules for the supervision of activities of local Credit Associations—January 13, 1919.

—Order No. 71 of the Government of Corea, regulating subsidies to associations for the use of water—April 19, 1919.

KARAFUTO —Order No 12 of the Government of Saghalien, making rules to carry out the ordinance on Co-operative Fisheries—April 18, 1919

—Order No. 20 of the Government of Saghalien, making rules for carrying out the law on Co-operative Societies—July 22, 1919

—Order No 32 of the Government of Saghalien, amending the administrative instructions concerning Co-operative Societies and Co-operative Federations—July 22, 1919

Imperial Ordinance No. 109, amending the Ordinance of 1912 on associations for the utilisation of water supply—April 16, 1920

Order No 25 of the Minister of Agriculture and Commerce, amending the regulations for applying the law on corporations for principal products —August 28, 1920.

Order No. 26 of the Minister of Agriculture and Commerce, amending the regulations concerning Co-operative Fishery Associations—August 28, 1920

COREA —Order No 17, amending the regulations for the application for the ordinance on associations for the utilisation of the water supply —August 28, 1920

—Ordinance No. 7, making provisions for the abolition of the ordinance on Commercial Societies—April 1, 1920

—Order No 92, amending the regulation concerning the administrative control of Credit Associations—July 1, 1920

FORMOSA.—Order No 50, concerning the amalgamation and continued activity of certain Agricultural Associations—August 22, 1920

—Edict No 20, modifying the regulations on Co-operative Societies in Formosa.

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of a reserve fund in the case of Co-operative Credit Associations in urban districts—September 1, 1920

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Law No. 60, concerning associations for aquatic products—April 9, 1921.

Law No. 66, concerning Co-operative Housing Societies—April 10, 1921.

Law No. 73, amending the law on Co-operative Societies—April 12, 1921.

Imperial Ordinance No 94, amending the Ordinance of 1917, concerning the reserve fund of Co-operative Societies—April 12, 1921.

Imperial Ordinance No. 260, fixing a date for the application of the law on associations for aquatic products—June 3, 1921.

regulations for the application of the above law—June 4, 1921.

Order No. 18 of the Minister of Agriculture and Commerce, making rules for the granting of subsidies to associations for aquatic purposes—June 4, 1921.

Imperial Ordinance No. 303, fixing a date for the application of the law on Co-operative Housing Associations—July 5, 1921.

Order No. 18 of the Minister of Justice, concerning the registration of Co-operative House Building Societies—July 6, 1921.

Order No. 21 of the Minister of the Interior, making regulations for the application of the above law—1921.

Order No 24 of the Minister of Agriculture and Commerce, amending the regulations for the application of the law on Co-operative Societies—1921.

COREA —Order No 198, amending the regulations for the granting of subsidies to societies for the utilisation of the water supply—December 27, 1920.

—Order No. 128, amending the rules concerning the administrative supervision of peoples' Credit Associations—August 13, 1921.

FORMOSA —Order No 171, amending the rules for the application of the regulations concerning Co-operative Societies issued by the order of 1907—December 15, 1921.

Act No 40, on Agricultural Associations—April 11, 1922.

Imperial Ordinance No. 857, fixing the date of the application of the Act No 40 of 1922 on Agricultural Associations—July 31, 1922.

Imperial Ordinance No. 358, concerning protests, appeals, and complaints on administrative matters connected with the provisions of Article 30 of the law No. 40 of 1922 on Agricultural Associations—July 31, 1922.

Order No 16 of the Minister of Agriculture and Commerce, making rules for the application of the law on Agricultural Associations—August 17, 1922.

Notification No. 267 of the Minister of Agriculture and Commerce, issuing model balance sheets, statements of accounts, and membership registers of an Agricultural Association—August 26, 1922.

Order No 12 of the Minister of Agriculture and Commerce, amending the rules for the application of the law relating to Societies for Agriculture —May 8, 1922.

Imperial Ordinance No. 494, applying the law on Co-operative Housing Societies to Kwantung—November 15, 1922.

COREA —Order No 74 of the Government of Corea, making rules for the payment of subsidies to Co-operative Fisheries Associations

FORMOSA —Order No. 122 of the Government of Formosa fixing a date for the application of the edict of March 10, 1921, concerning associations for the utilisation of the water supply of Formosa—May 22, 1922

—Order No 123 of the Government of Formosa, making rules for the application of the edict concerning associations for the utilisation of the water supply in Formosa—May 22, 1922.

—Order No 124 of the Government of Formosa, providing for the functions of officials for the utilisation of the water supply in Formosa —May 22, 1922.

—Order No 125, concerning the fees, responsibility, and deposits of officials of associations for the utilisation of the water supply in Formosa—May 22, 1922

—Order No 126 of the Government of Formosa, making disciplinary regulations regarding the officials of the associations for the utilisation of the water supply in Formosa—May 22, 1922.

—Order No 127 of the Government of Formosa, making arrangements for the dispatch of the business of officials of associations for the utilisation of the water supply of Formosa—May 22, 1922.

KARAFUTO —Order No 64 of the Government of Sakhaline, concerning the declaration of commercial companies—August 14, 1922.

Law No. 42, relating to the Central Co-operative Bank—April 5, 1923.

Imperial Ordinance No 333, relating to the foundation of the Central Co-operative Bank—July 3, 1923.

Order No. 16, relating to the application of the above law—July 5, 1923.

Order No. 7545, approving the bylaws of the Central Co-operative Bank —July 16, 1923.

Law No. 44, amending the law on Co-operative Societies—April 5, 1923.

Order No. 21 of the Minister of Justice, containing enactments on the procedure for the registration of the Central Bank of Co-operative Associations—December 10, 1923.

FORMOSA.—Order No. 1, containing rules for the application of the law relating to syndicates of producers of the principal commodities —January 1, 1923.

—Order No 26, amending the regulations for the application of the ordinance relating to associations for the utilisation of the water supply—January 28, 1923.

FORMOSA.—Order No. 176, directing that the registration of Co-operative Societies shall be carried out in accordance with the provisions of Order No 8, 1917, of the Minister of Justice—February 13, 1923.

COREA —Ordinance No 1, relating to the associations in Corea for agriculture—January 13, 1923.

—Order No. 16, amending the regulations relating to the procedure for the regulation of peoples' Credit Associations—January 29, 1923

—Order No. 27, containing regulations for the application of the Ordinance relating to associations in Corea for agriculture—February 26, 1923.

KWANTUNG.—Order No. 88, containing regulations for the application of the Imperial Ordinance relating to Co-operative Societies for building dwelling houses in Kwantung—November 30, 1922.

FORMOSA.—Order No 12, to regulate the enforcement of the law on Agricultural Associations—January 17, 1924.

—Order No. 23, laying down regulations respecting Fishing Associations in Formosa—March 8, 1924.

—Order No. 25, respecting the delivery of copies of extracts from the Registration Acts of Fishing Associations or Federations of Associations—March 8, 1926.

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Kwantung Fishing Associations—August 24, 1923.

Law No 1, amending the law on Livestock Breeding Associations—March 6, 1925.

Law No. 27, with respect to export corporations—March 28, 1925.

Law No. 28, with respect to Industrial Corporations for the export of principal products—March 28, 1925.

Order No 4 of the Minister of Agriculture and Forests, amending the regulations with respect to the concession of Forestry Associations—April 16, 1925.

Order No. 6 of the Minister of Agriculture and Forests, amending the regulations for the application of the law on Agricultural Associations—April 25, 1925.

Imperial Ordinance No. 182, with respect to the appointing of a special commission on co-operation—May 9, 1925.

Imperial Ordinance No. 249, containing the date of Law No 1 of 1925, amending the law of Livestock Breeding Associations—July 3, 1925.

Order No 22 of the Minister of Agriculture and Forests, modifying the regulations for the application of the above law—July 6, 1925.

Notification No 65 of the Minister of Agriculture and Forests, containing the models of the points to be inserted in the reports on social activity, on the estimates of expenses and receipts, of the register of members and accounts of associations of breeders and federations of associations of breeders—July 1, 1925.

FORMOSA —Order No 26, with respect to complaints and appeals in virtue of the provisions of Article 26 of the law on Agricultural Associations —April 10, 1925.

LATVIA

Co-operative Societies in Latvia appear to be registered under a general Act of 1923.

A law of 1927 establishes a ministerial auditing board for co-operative societies and compels all such societies to submit their accounts to official audit at least once in two years, with a view to ensuring (1) that their business is genuinely co-operative, and (2) that their books are properly kept.

Law on political associations, assemblies, and organisations—July 18, 1923.

Instructions to societies for the breeding of pure breeds of domestic animals—November 14, 1924.

Law on the auditing of co-operative societies and their unions—June 16, 1927.

LITHUANIA

The position of Co-operative Societies of all kinds is established by a law of 1919. There are full provisions for the federation of societies and the formation of Co-operative Unions. There is also an official Co-operative Department attached to the Ministry of Commerce and Industry which is responsible for the registration of societies, etc. Membership of a society is open. Liability is limited either to the member's shareholding or to a fixed amount not larger than five times the amount of paid-up shares. Members may withdraw on due notice, but may not transfer their shares. The society's share capital may not be seized for the debts of individual members. Each member has one vote.

A registered society may acquire and sell all types of property, pledge itself and enjoy all other rights of corporate existence. The formation of a reserve is obligatory. Twenty-five per cent. of net profit must be paid to reserve until it equals the amount of share capital. The maximum interest on shares is 8 per cent.

A Co-operative Society is wound up (1) on the expiry of its specified term of existence, (2) by decision of the members, (3) on bankruptcy.

Law on Co-operative Societies and Unions—January 30, 1919.

LUXEMBOURG

Law according civil personality to Stock-breeding and Horticultural Associations—August 6, 1921.

(Provides that the above shall enjoy the privileges conferred by the law of February 27, 1900, on Agricultural Organisations.)

MEXICO

Provision for co-operation was made under the Agrarian Laws of 1915 and 1917. The National Agrarian Commission, through its Department for the Utilisation of Communal Lands, set up "Co-operative Societies, which are companies formed by the rural inhabitants of the communes, in which all members are organised for work in common for the purpose of production without any help from capitalist institutions." These societies were supported in every way by the Federal Government—supply of agricultural requirements at cost price payable by instalments, distribution of seeds, in some cases cash loans. Co-operative organisations were also encouraged through the special administrative committees, in the native reserves and in connection with schools. "The profits of communal working of land are divided as follows: 85 per cent. to the cultivators according as they themselves may decide, 10 per cent for the funds of the Co-operative Society from which farm implements, work animals, and breeding stock are purchased, and 5 per cent for charges, improvements, or municipal dues"

In 1925, a law on Credit Societies was passed.

A law of February 10, 1927 (*Diario Oficial*, No. 43 of February 23, 1927), lays down the general rules governing Co-operative Societies. The title "Co-operative Societies" may only be used by societies constituted in conformity with the provisions of this law. The law grants legal personality to Co-operative Societies, and with this object a *Registro Publica de Sociedades Cooperativas* is founded as part of the commercial registration service for the registration of Co-operative Societies and federations of Co-operative Societies. These Co-operative Societies are of three classes—namely, agricultural, industrial, and consumers' societies. Each

LITHUANIA

The position of Co-operative Societies of all kinds is established by a law of 1919. There are full provisions for the federation of societies and the formation of Co-operative Unions. There is also an official Co-operative Department attached to the Ministry of Commerce and Industry which is responsible for the registration of societies, etc. Membership of a society is open. Liability is limited either to the member's shareholding or to a fixed amount not larger than five times the amount of paid-up shares. Members may withdraw on due notice, but may not transfer their shares. The society's share capital may not be seized for the debts of individual members. Each member has one vote.

A registered society may acquire and sell all types of property, pledge itself and enjoy all other rights of corporate existence. The formation of a reserve is obligatory. Twenty-five per cent. of net profit must be paid to reserve until it equals the amount of share capital. The maximum interest on shares is 8 per cent.

A Co-operative Society is wound up (1) on the expiry of its specified term of existence, (2) by decision of the members, (3) on bankruptcy.

Law on Co-operative Societies and Unions—January 30, 1919.

LUXEMBOURG

Law according civil personality to Stock-breeding and Horticultural Associations—August 6, 1921.

(Provides that the above shall enjoy the privileges conferred by the law of February 27, 1900, on Agricultural Organisations.)

MEXICO

Provision for co-operation was made under the Agrarian Laws of 1915 and 1917 The National Agrarian Commission, through its Department for the Utilisation of Communal Lands, set up "Co-operative Societies, which are companies formed by the rural inhabitants of the communes, in which all members are organised for work in common for the purpose of production without any help from capitalist institutions" These societies were supported in every way by the Federal Government—supply of agricultural requirements at cost price payable by instalments, distribution of seeds, in some cases cash loans Co-operative organisations were also encouraged through the special administrative committees, in the native reserves and in connection with schools. "The profits of communal working of land are divided as follows: 85 per cent to the cultivators according as they themselves may decide, 10 per cent. for the funds of the Co-operative Society from which farm implements, work animals, and breeding stock are purchased, and 5 per cent. for charges, improvements, or municipal dues."

In 1925, a law on Credit Societies was passed

A law of February 10, 1927 (*Diario Oficial*, No. 43 of February 23, 1927), lays down the general rules governing Co-operative Societies. The title "Co-operative Societies" may only be used by societies constituted in conformity with the provisions of this law. The law grants legal personality to Co-operative Societies, and with this object a *Registro Publica de Sociedades Cooperativas* is founded as part of the commercial registration service for the registration of Co-operative Societies and federations of Co-operative Societies. These Co-operative Societies are of three classes—namely, agricultural, industrial, and consumers' societies. Each

category includes local Co-operative Societies which have a limited sphere of activity and number as shareholders local farmers or workers only, or else federations of Co-operative Societies (*Co-operativas integradaz por cooperativas*) which have a more extensive scope and have local Co-operative Societies as shareholders. Agricultural Co-operative Societies may exercise their activities by carrying out operations connected with (1) credit, (2) production, (3) labour, (4) insurance, (5) construction, (6) transport, (7) co-operative selling, (8) co-operative purchase. Their liability must be unlimited, though federations of Co-operative Societies with limited liability may also be formed. The annual profits must be distributed on the following basis: 20 per cent. to the reserve fund, 10 per cent. to the administrative committee, and 70 per cent. to the shareholders. Co-operative Societies are only subject to land tax in respect of their property in lands and buildings, to municipal rates and taxes, and to income tax. They are also exempt from stamp duty, and are subject to the official control of the *Comision nacional bancaria*.

Agrarian Law—January 6, 1915.
Constitution of the United States of Mexico (Article 27)—1917.
Law on Credit Societies—March 11, 1925.
Law of February 10, 1927.

NORWAY

Co-operative Societies have come hitherto under a section of the General Commercial Code, but a special Act is under consideration and will probably shortly become law. By the Revenue Act of 1918, Co-operative Societies pay taxes on their capital and on the income arising out of sales to non-members. Income derived from sales to members is tax free, though members pay personal

taxes on sums refunded to them. The Commercial Code enacts that where the society has more than one shop sales may only be to members; the opening of branches in other municipalities is prohibited.

Law on the Commercial Register of firms and agencies—May 17, 1890 (Sections 8, 14, 19, 20, 21, and 23).

Commercial Law—July 16, 1907, amended July 18, 1913 (Sections 1, 5, 8, 11, 18).

Law on Taxation—August 18, 1911, with amendments.

No 11. Commercial Law—July 25, 1913 (Sections 8 and 10).

The Revenue Act—*1918*

Royal decree setting up a Committee on Co-operation—February 10, 1922.

(This Committee framed a bill "Lov on Samvirkelag" with a preamble, published 1925)

Act No 2, modifying Section 53 of the Companies Act—July 21, 1922.

Law No 1, modifying the law of July 19, 1910, with respect to Shareholding Societies and "Commandite" Societies—April 4, 1924

(Amendments were also passed July 26 1916, and July 28, 1921.)

Law on Co-operation—under consideration

PERU

Law No. 4223, regulating the judicial personality of societies having general interests as their principal objects—January 21, 1921.

Decree authorising clubs or Co-operative Sales Associations to furnish the guarantee required from them in bonds of the internal debt—April 25, 1924.

POLAND

Before the European War, Polish Co-operative Societies came under the laws of either Germany, Austria, or Russia. Of these, the German influence was strongest as it affected the Austrian and Russian law as well as directly controlling Prussian Poland. In 1920, a Polish law was passed based on these three systems. This law applies to all forms of co-operation. Under it, all societies are subject to the control of an official of the Ministry of Finance, appointed subject to the consent of the Co-operative Council Societies are free to federate in "auditing unions." Liability is either limited or unlimited. Each member has one vote; members may resign on giving due notice, which may be extended to two years. The rate of interest on contributions may not exceed 2 per cent. above the highest rate of discount of the State Bank for the current year. Profits are only in part distributed amongst the members, the remainder being set aside as a communal fund. In the event of liquidation, members only receive the total amount of their contributions; remaining assets are devoted to some object of public utility. (It would appear, however, that this rule may be modified by the rules or general meeting.)

Rules of the Central Bank of Agricultural Associations, Warsaw, dated February 8, 1919.

Law of October 29, 1920, on Co-operation.

Decree of the Minister of Finance, dated December 14, 1920, regarding the Council of Co-operation.

Law authorising the Minister of Finance in the matter of the guarantee of £2,000 sterling in respect of the obligations assumed by the Union of Agricultural Syndicates—February 4, 1921.

(The Minister guaranteed this sum to the Union calling itself "Co-op Agric," *for the purchase of agricultural implements, etc., from abroad*.)

Regulations of the State Council of Co-operation, dated April 19, 1921.

Law of April 7, 1922, on the amalgamation of Co-operative Societies.

Law of December 4, 1923, amending the law of October 29, 1920, on Co-operative Societies

Order of the Minister of the Interior, agriculture, and State Dominions, concerning legislation dealing with the articles of Agricultural Associations —May 10, 1922.

(Provides that Agricultural Societies should be registered under the Association Act, 1919, and repealing certain orders with regard to registration)

Law of July 6, 1923, on the doubling of the State contribution to the share capital of the Central Bank of Agricultural Associations, Warsaw, and on the guarantee of the State

Circular of the Minister of the Interior extending the law of April 10, 1922, on Co-operative Societies to the eastern Voïvodats

Law of May 28, 1924, extending the law of October 29, 1920, on Co-operative Societies, as well as subsequent laws relating to co-operation, to that part of Upper Silesia contained in Voïvodat of Silesia.

PORTUGAL

The legal basis of Co-operative Societies in general would appear to exist in the ordinary Commercial Code, modified by a later decree limiting the amount of shares on which interest may be paid. A special law of 1916 was passed, authorising Co-operative Societies and constituting Mutual Benefit and Insurance Societies, and an order of 1922 laid down " model rules and instructions for the organisation of Agricultural Co-operative Societies." The typical form of agricultural organisation in Portugal appears, however, to be (apart from rural banking) the Agricultural Syndicate. There are a number of decrees, etc., establishing Agricultural Syndicates and Stock-breeders' Associations with various privileges from the State They are not of a specially co-operative character, but work in close connection with the co-operative

banks, it being legally established that no bank may be set up without a corresponding Agricultural Syndicate. These syndicates engage in collective purchase of implements, seeds, etc., and may provide credit facilities, but they are forbidden to undertake industrial or commercial business on their own account. Their funds are formed from entrance fees, commissions, and State subsidies. They are exempt from commercial taxation and stamp duty, and are granted reduced railway charges. Their membership is confined to agriculturists. Many of them are established in connection with the Wine-growers' Associations.

A special series of laws went to the building up of Co-operative Agricultural Credit Banks. From 1898 these banks received various privileges—exemption from duties, transport facilities, etc.—and were permitted to set up agricultural warehouses. By a decree of 1911, supplemented by a law of 1914, these banks are constituted as Co-operative Societies with unlimited membership. Liability may be limited or unlimited or may vary for different classes of members. Members must be agriculturists eligible for membership of an Agricultural Syndicate, or Agricultural Syndicates or Associations. The bank lends money to members for agricultural purposes, for periods of from one to fifteen years, receives loans from the State or individuals, and receives deposits from members and others on which an interest is paid not exceeding 4 per cent. Members with unlimited liability pay entrance fees and contributions; those with limited liability hold shares. In all cases, 50 per cent. of the profits of the bank are added to its capital. The State puts a special credit at the Bank of Portugal at the disposal of the Agricultural Banks, and a reserve fund is also created out of profits. The banks are subject to Government inspection and control. The law has been amended by various subsequent decrees.

Law on Agricultural Syndicates—April 30, 1896

Law for the encouragement of agriculture—September 18, 1908

Decree-law on agricultural credit—March 2, 1911

Law on agricultural credit—June 30, 1914.

Law No. 599, authorising Co-operative Societies and constituting Mutual Benefit and Insurance Societies—June 14, 1916

Decree No. 2580, making various provisions for the promotion of agriculture in the Province of Cape Verde—August 18, 1916.

Decree No 2633, approving the regulations for the constitution of Stock-breeding Syndicates, August 18, 1916.

Order No 3618, authorising the Minister of Labour to make loans to consumers' Co-operative Societies to a total of $500,000 with the object of assisting such societies in ameliorating the economic crisis—November 27, 1917.

Decree No 4022, making provisions for Co-operative Agricultural Societies, agricultural mutual insurance, and stock-breeding, and the development of any methods tending to augment agricultural production—March 28, 1918.

Decree No 4562, dividing the country, continental and insular, into five areas for the purposes of the inspection of Agricultural Associations—June 29, 1918.

Decree 4556, regulating the constitution of Commercial Companies—July 4, 1918.

Revised edition of the above decree—July 9, 1918.

Order No. 1832, laying down model rules and instructions for the organisation of Agricultural Syndicates, Stock-breeding Syndicates, and unions and federations of the foregoing—June 9, 1919.

Order No. 3027, setting out model rules and instructions for organising Agricultural and Stock-breeding Syndicates—January 3, 1922.

Order No. 3262, laying down model rules and instructions for the organisation of Agricultural Co-operative Societies and Agricultural and Stock-breeding Mutual Assurance Societies—July 13, 1922.

Order 3319, laying down that, according to Article 212 of the code of commerce, no member of a Co-operative Society may receive interest on more than $500, but that nothing shall prevent him from subscribing a larger sum on condition that he has no rights or interest on account of the excess, and that this clause be expressly stated in the constitution—September 6, 1922.

Order No. 3702, granting the necessary authorisation to Agricultural Associations in the rich wine-growing regions of the Douro to federate—July 24, 1923.

Decree No 9038, authorising Mutual Aid Societies to increase their membership subscription by 300 per cent.—August 6, 1923.

Decree No 10415, authorising legally constituted Vocational Associations to group themselves into federations or unions to which may be granted, after their registration, civil status for all legal purposes and especially for the arrangement of contracts for collective work—December 27, 1924

Decree No 10445, authorising class associations or professional syndicates to augment their subscriptions—January 9, 1925.

RUMANIA

Co-operative Societies were at first constituted under certain articles of the Commercial Code of 1887, whose provisions differentiated them very little from ordinary commercial organisations. In 1903, a law was passed on Peoples' Rural Banks, which, with its subsequent amendments, governs the legal position of all types of Co-operative Societies. Federation of an elaborate kind was provided, culminating in the Central Co-operative Credit Institute, which was divided into three sections: (1) Banking and Credit, (2) Production and Consumption, (3) Agricultural. This body is of a semi-official character, with members appointed by Government departments on its committee and receiving considerable subsidies from the State. Societies may be of various types: (*a*) "Independent" societies, which are allowed considerable scope in drawing up their own rules, may issue shares from 25 to 5,000 lei, and may be limited or unlimited according to the rules; (*b*) societies of the credit type, doing business with the Central Bank, whose rules are much more restricted. Membership is limited to persons living in the district; liability is unlimited; at least 10 per cent. of profit must be set aside as reserve; loans may be made to non-members providing they live in the district;

the interest which may be paid on borrowings is limited; (*c*) Agricultural Societies for leasing or buying land. Their liability is unlimited, (*a*) to the landlord for land, (*b*) to the Central Bank for credit.

In Transylvania and Bucovina and in Bessarabia societies exist which are constituted according to the Austro-Hungarian and Russian laws respectively

Some further information is given by the typical rules of various kinds of society. Members may withdraw or be expelled; they are liable for three months after their withdrawal. Each member has one vote and may register one proxy vote. The rate of interest on shares is not fixed, but may not usually exceed 10 per cent. Profit is allocated to reserve, interest on loans, educational purposes, dividend on shares, honorarium to voluntary officials (bonus in the case of Forestry Societies) on work done or (in Consumers' Selling Societies) purchases and sales. In the later type of society it is usual to pay 15 per cent. to reserve, in other societies 10 per cent. In societies for the exploitation of forests there are special provisions restricting the sale of wood to any but co-operative or public bodies

In October, 1925, a measure was brought forward codifying existing law and practice in respect to co-operation Rules on the lines of those quoted are made obligatory. Dissolution may be voluntary, at the expiration of a term fixed for the society's life or on bankruptcy Government supervision is exercised by means of the Central Institute. Provision is further made for very considerable privileges· (1) Remission of all law costs for actions involving a less sum than 5,000 lei, (2) no postage on correspondence between Co-operative Societies or of the Central Institute, (3) exemption from or reduction of taxation, (4) priority of claim to work State forests, fisheries, etc., and to buy land for the erection of premises.

Commercial Code (Art. 221-235)—1887.

Law on Peoples' Rural Banks—March 23, 1908. (Amended 1904, 1905, 1906, 1907, 1908, 1909, 1910 and 1916)

Rule recognising the moral and judicial personality of Agronomical Societies—March 19, 1915.

Resolution of the Council of Ministers approving the modified model statutes for Agricultural Syndicates—August 18-31, 1915.

Law No 3992, 1918. Relating to the formation of a Central Co-operative Credit Institute, January 3-16, 1919.

Law extending the law on Peoples' Banks and the decree-law relating to the Central Co-operative Credit Institute, September 26, 1920

Law concerning Professional Syndicates—May 24, 1921.

Law consolidating the services relating to co-operation, March 13, 1923

Act respecting corporations—February 8, 1924.

Regulation for the enforcement of the Corporations Act—April 16, 1924

Law ratifying the project of a convention with respect to the rights of association or coalition of agricultural workers—April 28, 1925.

Proposed law on co-operative organisations—October, 1925.

SALVADOR

Decree amending Article 318 of the Code of Commerce (Co-operative Societies)—May 11, 1923.

KINGDOM OF SERBS, CROATS, AND SLOVENES

Various laws are in force relating to agricultural co-operation, but a general Act is in preparation, and will probably shortly become law. In 1925, an agricultural credit Act was passed, aiming at supplying credit for the development and improvement of agricultural production. The liability of societies may be limited or unlimited; capital is derived from members' shares,

deposits yielding interest, and credit from Provincial Federations; no society can be set up unless a quarter of the shares applied for have been paid up. A specially constituted department of agricultural credit has power to make regulations governing all the Co-operative Societies under its control Only one society may be set up in each district, these may affiliate to the provincial federation. Societies grant medium or short term loans where adequate security is offered Interest must not exceed the discount rate of the National Bank by 4 per cent The net profits of the society are placed to reserve Long term loans on mortgage security are granted by the provincial federations to local societies. These are repayable in weekly instalments over a period of twenty-five years; interest is the same as the discount rate of the National Bank. The Provincial Federations receive allocations from the Department of Agricultural Credit and the Provincial Administrations; three-fourths of the net profits are placed to the reserve fund, one-fourth is used for the upkeep of agricultural schools to popularise agricultural credit and to improve agriculture This Act has not yet been put into practice, as it threatened to create confusion with existing co-operative institutions.

Law on agricultural credit—June 17, 1925.

SIAM

Co-operative Credit Societies were first started by the Government in 1916. Loans are advanced to rice-growers for payment of debts, and purchase of land and implements. Liability is unlimited. A Registrar of Co-operative Societies is appointed with subordinate inspectors who audit accounts and supervise generally.

SPAIN

Agricultural Syndicates, Rural Banks, and Credit Institutions exist as in Portugal, also Stock-Breeders' Associations of a semi-official character. All these are regulated by a series of decrees, particularly with regard to their relations to the Government, their right to receive subsidies, etc. A relation similar to that in Portugal appears to exist between the Agricultural Banks and the Agricultural Syndicates It is laid down, for instance, that banks or credit institutions forming part of a rural syndicate may make loans on the goods deposited in their warehouses. Municipal and other granaries (which include privately owned granaries) are constituted under a special Act of 1923, and have the right to act as rural savings and loan banks; to facilitate the purchase and use of agricultural implements, fertilisers, seeds, etc.; to establish mutual societies for insurance, agricultural co-operation, mortgage, loans, etc. Granaries may be run by autonomous rural associations, but in all cases they are subject to Government supervision. In 1925, a Government commission was set up "to establish within two months the régime of Co-operative Associations," and a further enquiry was instituted to enable the commission to draft the regulations for Co-operative Societies. It does not appear, however, that any fresh legislation has up till now been introduced.

Royal Decree repealing certain articles of the Royal Decree of August 13, 1892, relating to the General Stock-breeders' Association of the kingdom—August 30, 1917.

Royal Decree providing that officially constituted Agricultural Syndicates and official Chambers of Agriculture and Commerce may appoint inspectors to control and report to the authorities on everything concerning production—October 19, 1917.

Royal Decree adding to Article 21 of the Royal Decree of September 22,

1917, relating to Agricultural Syndicates, Rural Banks and Credit Institutions—August 30, 1919.

Royal Decree approving the procedure expediting, etc, the granting of subsidies by the Minister of Labour—June 14, 1920

Royal Ordinance abrogating the Royal Ordinance of June 14, 1920, and approving the rules of procedure to be applied, and the granting of subsidies to mutualities (friendly societies) and others—August 9, 1922.

Royal Decree issuing provisions in connection with the right of association which Article 13 of the Spanish Constitution recognises in favour of every citizen—March 10, 1923

Royal Decree approving the provisional regulations concerning the operation of Government supervision over the "Pósitos" (communal granaries)—April 27, 1923

Royal Ordinance stating that bearer bonds issued by Agricultural Unions may be inscribed in the Trade Register—February 14, 1924

Royal Ordinance establishing the rules to be observed in granting subsidies and prizes to Agricultural Chambers and Syndicates, Rural Banks, and other associations—July 28, 1924

Royal Decree referring to a census of corporations—October 31, 1924.

Royal Decree constituting a commission under the presidency of the Under Secretary for Labour, Commerce and Industry to establish within two months the régime of Co-operative Associations—January 14, 1925

Royal Ordinance opening a public enquiry, oral and written, for the benefit of the special commissioner, established to study and draft the regulations for Co-operative Societies—February 9, 1925.

Royal Ordinance with respect to the distribution of credit of 40,000 pesetas as subsidies and premiums to Agricultural Chambers and Syndicates, Rural Banks, and other associations—October 15, 1925.

SWEDEN

Co-operative law in general is based on the Law on Economic Associations of 1911 which superseded an earlier Act of 1895. The law of 1911 deals with "associations to promote the economic interests of their members by procuring articles of consumption,

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Royal Decree adding to Article 21 of the Royal Decree of September 22,

The association draws up its own rules with considerable scope as to existence and amount of reserve, contributions of members, liability, audit and general administration The connection between associations and the Government appears to be limited to registration.

Liquidation may be voluntary or compulsory if the association fails to comply with the requirements of the law. A liquidator is appointed. Any remaining assets are divided amongst the members or assigned to a person designated for the purpose.

This law is not applicable to Savings Banks, Sickness Benefit Associations, or Mortgage Associations

The law has been amended on minor points.

A number of laws and decrees since 1915 have been concerned with the establishment and functioning of Central and Local Agricultural Credit Banks These banks receive credit through the Bank of Sweden and are subject to Government inspection. The Central Bank may accept other economic associations besides Credit Banks as members.

Law on registered associations for economic activities—June 28, 1895.

Law on Economic Associations—June 22, 1911

Law modifying Section 1 of the law of May 4, 1905, concerning the interdiction to societies and associations to acquire fixed property in certain cases—May 10, 1912

Law modifying Section 80 of the law of June 22, 1911, on Economic Associations—June 29, 1912

Law modifying Section 6 of the law of May 4, 1906, concerning the interdiction to societies and associations to acquire fixed property in certain cases—October 11, 1912

Law No. 231, providing for the formation of a central bank for agricultural credit—June 18, 1915

Royal Decree No 234, concerning State financial aid to associations for providing agricultural credit on a small scale—June 18, 1915.

Royal Decree No 236, approving the formation of a Central Bank for Agricultural Credit—June 18, 1915

Royal Decree No 235, authorising the Swedish State Bank to undertake obligations for the Central Bank for Agricultural Credit—June 18, 1915.

Royal Decree No. 237, approving the establishment of local banks for Agricultural Credit—June 18, 1915.

Royal Circular (586) and order approving the inspection of Local and Central Agricultural Banks—December 31, 1915.

Law amending Sections 6, 20, and 54 of the law of June 22, 1911, on Economic Associations—May 30, 1916.

Royal Decree No 36, amending Sections 20 and 21 of the decree of June 18, 1915, and approving the Central Bank for Agricultural Credit—February 18, 1916

Law amending Section 12 of the law of June 22, 1911, on Economic Associations—May 24, 1918

Royal Decree No 592, amending Sections 2 and 5 of the Royal Decree of June 18, 1918, concerning State financial aid to associations for providing agricultural credit on a small scale—July 18, 1918.

Royal Decree No 595, amending certain provisions in the decree of June 18, 1915, approving the formation of local Credit Banks—July 11, 1918.

Royal Decree No 596, amending Sections 4, 20 and 24 of the decree of June 18, 1915, approving the Central Bank for Agricultural Credit—July 11, 1918

Royal Decree No. 597, with regard to the right of the Central Bank for Agricultural Credit to admit other Economic Associations besides Agricultural Banks as members—July 11, 1918.

Royal Decree No. 971, making a State contribution to the promotion of educational activity affecting societies for peasant producers and in connection with Agricultural Banks—December 3, 1918.

Royal Decree No. 171, amending Section 6 of the decree of June 18, 191[illegible] [illegible], concerning [illegible] credit on a small scale—April 30, 1920.

Law amending certain provisions in the law of June 22, 1911, on Economic Associations—May 13, 1921.

Act abrogating the Act of May 20, 1921 (No. 247), forbidding the acquisition in certain cases by Commercial Companies of immovable property—April 13, 1922.

Act modifying Section 24 of the Act of June 22, 1911 (No. 55), on Economic Associations—May 5, 1922.

Royal Decree No 228, concerning state subsidies to Agricultural Societies—June 8, 1923.

Royal Decree No 229, providing for the organisation of Agricultural Societies—June 8, 1913.

Law amending Section 78 of the law of June 22, 1911, on Economic Associations—April 25, 1924

Royal Decree No. 73, amending Section 4 of the decree of June 18, 1915, approving the formation of a Central Bank for Agricultural Credit—April 11, 1924.

Royal Decree No 74, amending Sections 17 and 29 of the decree of June 18, 1915, approving the formation of local Agricultural Banks—April 11, 1924.

Act No 45 to amend certain sections of the Act of August 12, 1910, respecting Joint Stock Companies—March 28, 1924

Act 89, modifying the Act of August 12, 1910, on Joint Stock Companies—April 25, 1924

Royal Decree No 164, fixing the amount to be contributed by the State towards the salaries of Secretaries of Domestic Economy Associations—May 30, 1924

Act No. 188, to extend the Act of May 20, 1921, respecting the interdiction on the purchase of landed property, under certain circumstances, by companies and associations—June 13, 1924

Law No. 47, modifying certain points in the law of June 28, 1895, with respect to commercial and simple societies—February 27, 1925.

Royal Decree No 203, amending certain provisions of the decree of June 18, 1915, approving the formation of a Central Bank for Agricultural Credit—June 6, 1925.

Royal Decree No. 204, amending certain provisions of the decree of June 18, 1925, approving the formation of local Agricultural Banks—June 6, 1925.

Royal Decree No 205, amending certain provisions of the decree of June 11, 1918, on the right of the Central Bank for Agricultural Credit to admit as members other Economic Associations besides Agricultural Banks—June 6, 1925

Royal Decree No. 235, authorising the Swedish State Bank to undertake obligations for the Central Bank for Agricultural Credit—June 18, 1915

Royal Decree No 237, approving the establishment of local banks for Agricultural Credit—June 18, 1915.

Royal Circular (586) and order approving the inspection of Local and Central Agricultural Banks—December 31, 1915.

Law amending Sections 6, 20, and 54 of the law of June 22, 1911, on Economic Associations—May 30, 1916

Royal Decree No 36, amending Sections 20 and 21 of the decree of June 18, 1915, and approving the Central Bank for Agricultural Credit—February 18, 1916.

Law amending Section 12 of the law of June 22, 1911, on Economic Associations—May 24, 1918.

Royal Decree No 592, amending Sections 2 and 5 of the Royal Decree of June 18, 1918, concerning State financial aid to associations for providing agricultural credit on a small scale—July 18, 1918.

Royal Decree No 595, amending certain provisions in the decree of June 18, 1915, approving the formation of local Credit Banks—July 11, 1918

Royal Decree No 596, amending Sections 4, 20 and 24 of the decree of June 18, 1915, approving the Central Bank for Agricultural Credit—July 11, 1918

Royal Decree No 597, with regard to the right of the Central Bank for Agricultural Credit to admit other Economic Associations besides Agricultural Banks as members—July 11, 1918.

Royal Decree No. 971, making a State contribution to the promotion of educational activity affecting societies for peasant producers and in connection with Agricultural Banks—December 3, 1918.

Royal Decree No 171, amending Section 6 of the decree of June 18, 1915, approving local agricultural Banks—April 30, 1920.

Royal Decree No. 172, amending the decree of June 18, 1915, concerning State financial aid to associations for providing agricultural credit on a small scale—April 30, 1920.

Law amending certain provisions in the law of June 22, 1911, on Economic Associations—May 13, 1921.

Act abrogating the Act of May 20, 1921 (No. 247), forbidding the acquisition in certain cases by Commercial Companies of immovable property—April 13, 1922.

Act modifying Section 24 of the Act of June 22, 1911 (No 55), on Economic Associations—May 5, 1922.

times, places, etc. Each member has one vote, and may record one proxy vote. The limit of shareholding must be fixed by rule, also the rate of interest on share capital, the maximum being the rate on uncovered loans. The rules may provide that no interest be paid The legal status of a society is one whose members are without personal liability But the rules may provide for unlimited joint personal liability (even if subsidiary—*i.e.*, only if the society goes bankrupt), or for limited liability. Under the rules, members may be required to pay, in addition to shares and contributions, supplementary sums of a specified or even undefined amount. Societies are bound to set aside 5 per cent. of annual net profit to reserve until it amounts to not less than 10 per cent of the rest of the society's property. Surplus may further be used for any communal purpose or for distribution " in accordance with the degree in which each member of the society has made use of the co-operative institutions." In event of dissolution, any property left after the payment of creditors and the repayment of members' shares may be divided amongst members only if the rules expressly so provide; otherwise the surplus must be kept for co-operative purposes or used to promote public utility works

Swiss Civil Code—December 10, 1907

Swiss Code of Obligations—March 30, 1911 (Articles 638-687 and 794-841)

Ordinance II., completing the regulations of May 6, 1890, on the Commercial Register and the Official Commercial Gazette—November 21, 1916.

Ordinance on the community of creditors for obligatory loans—February 20, 1918.

Order of the Federal Council modifying and completing the provisions of the Swiss Code of Obligations of March 30, 1911, relating to societies with shares and to Co-operative Societies—July 8, 1919

Order of the Federal Council concerning the consequence of currency depreciations for Commercial and Co-operative Societies—December 20, 1919.

Collected Swiss Laws No 67—December 26, 1920.

UNION OF SOCIALIST SOVIET REPUBLICS

Various enactments on co-operation existed in Russia before the Revolution, but the legal position has since been entirely renewed. In the first years after the Revolution, a policy was pursued which aimed at making consumers' co-operation universal and compulsory, and which, on the other hand, severely limited the society's freedom to handle agricultural products. The whole co-operative organisation was also State financed. In 1921, this system was modified by a decree removing various restrictions and permitting citizens within the territory of the United Consumers' Society (the compulsory regional unit) to form smaller voluntary societies. A further decree of the same year formed the legal starting point of Agricultural Societies. At this period societies were also given the right to raise share capital from their members. By a decree of 1923, the compulsory system was completely abolished, and the new policy was further developed by decrees of this year and of 1924. By the decree of 1924 Co-operative Societies were once more divided into Agricultural, Consumers', Craft and Credit societies. Consumers' organisations, however, were authorised to carry out most of the functions of the other types. Details of the regulations for consumers' organisations only are available, but it is stated that there is practically no difference in the regulations for all forms of co-operation. Societies enjoy legal personality. Membership is open to all persons with political voting rights, and the entrance fee is fixed at a very low figure. Business with non-members is permitted. A society's capital is derived from shares, deductions from profits, etc. Shares may not be transferred, but members may withdraw. Members' shares are not liable to seizure for their outside debts. All members have equal voting rights. The rules must be drawn

up according to an official model. By these rules liability would appear to be limited to a member's share plus an amount to be determined by the society, generally a multiple of the share. In the case of Credit Departments, a member's borrowing may, by decision of the general meeting, be made the basis of additional liability. Each member has one vote only. Net profits are divided as follows (1) Not less than 40 per cent to initial capital, (2) interest on shares at the prevailing bank rate, (3) dividend on business done, (4) special capitals, (5) education, etc Uncovered losses are distributed amongst members in proportion to their shares. The Government does not appear to exercise any powers of inspection.

There are provisions for federation and amalgamation. Societies may be liquidated voluntarily, or if the organisation fails to comply with the law A society is wound up by decision of the Provincial Executive Committee. Members' share calls are repaid after the debts of the organisation have been met, but there is no provision for the disposal of further assets

Co-operative Societies have considerable privileges as against private persons, they may possess industrial works of any size; they may take over nationalised and municipalised buildings, and they have priority in the recovery of debts, etc.

The law also gives preferential treatment to co-operatives for the joint working of land, allowing them more credit and reducing some fees, taxes, etc Privileges of this type were not granted in the first years after the Revolution, but they have multiplied in recent times Generally speaking, taxes, especially Income Tax, on Co-operative Societies are calculated at the same rate and with the same facilities and privileges as are given to governmental organisations Further privileges are as follows (1) Primary rural and industrial co-operatives with a turnover below a certain figure are exempt from industrial tax, (2) pate

duties and "unifying tax" for certain co-operative undertakings are reduced by 25 per cent. if they work only for members and 10 per cent. if they work for non-members, (3) certain additional privileges are conferred on all co-operatives other than consumers' societies, (4) with the same exception primary co-operatives in rural districts and co-operatives with a turnover below a certain level are exempt from Income Tax. Further, co-operative and collective farming, households cultivating the land without hired labour, receives a rebate on "single Agricultural Tax," and State undertakings are instructed to give especially liberal terms to Agricultural Co-operative Societies with whom they have dealings.

Ordinance of the Council of Ministers confirmed by the Emperor, concerning the extension to Siberia, etc., of the loans accorded to Dairying Associations—May 14, 1911.

Decision of the Council of Ministers, confirmed by the Emperor, relating to the rules for the formation of new Agricultural Societies—October 18-31, 1915.

Decree of a Council of People's Commissaries in regard to United Workers and Peasants' Consumers' Societies—March 20, 1919.

Resolution of the Supreme Central Executive Committee substituting a tax in kind for the requisition of foodstuffs—March 21, 1921.

Decree on Consumers' Co-operatives—April 7, 1921.

Decree on Agricultural Co-operation—August 16, 1921.

Decree on the privileges of Governmental and Co-operative Concerns—June 20, 1923

Decree containing the *pro forma* Normal Statute of an Agricultural Society—June 24, 1923

Decree on Agricultural Societies—August 22, 1923

Decree on the reorganisation of Consumers' Co-operation on the basis of voluntary membership—December 28, 1923.

Decree on the Order of Liquidation of Industrial and Co-operative Societies and of their Unions—1923.

Decree extending the above decree to Agricultural Corporations—December 12, 1923

Decree on Consumers' Co-operation—May 20, 1924.

Decree on Agricultural Co-operation—August 22, 1924.

Decree on Privileges of Taxation of Consumers' Co-operative Organisations—September 10, 1926

Decree on Income Tax levies on Governmental, Co-operative Organisations and Limited Companies in which not under 50 per cent of capital belongs to Governmental and Co-operative Organisations—November 1, 1926

Decree on relations of State Undertakings and Agricultural Co-operatives—February 25, 1926.

Decree on the Single Agricultural Tax—April 2, 1927.

UNITED STATES OF AMERICA

Federal legislation on co-operation is confined to Section 6 of the Clayton Act, which excepts certain types of farmers' organisations from the operation of the Federal Anti-Trust Law, and to the Capper Volstead Act (1922), which makes more specific the privileges of Agricultural Co-operative Associations.

Numerous state laws regarding co-operation have been passed, the earliest being apparently a Minnesota statute of 1866. Most of these laws apply to other forms of co-operation besides agricultural. In 1921, the "Standard Marketing Act" was passed, and by 1925 was adopted, with slight variations, by thirty-seven States. It represents the last word in agricultural co-operation as practised in America. It deals specifically with Agricultural Marketing Societies. The word "co-operative" is protected; provision is made for federation. Liability is limited. Membership is confined to producers, but non-members may hold preferred but not common stock. No member may hold more than one-twentieth of the common stock. Apart from the Standard Marketing Law, various State regulations exist.

Out of thirty-three State laws, in ten cases stock ownership is limited to $1,000, in one case to $400, and in another to $500, in two cases to $5,000, and in one case to $1,000 or one-third of the shares, in several to one-fifth of the shares; sometimes there is no limit The principle of "one man one vote" is laid down in the Standard Marketing Law and the majority of State laws. In the Federal Law, provision is made for "one man one vote" or interest limited to 8 per cent. According to the Federal Law, an association may not deal in products of non-members to an amount greater in value than members' trade. The Standard Marketing Law varies on this point in different States; sometimes trade with non-members is forbidden altogether, or is limited to storage only. The Clayton Act only authorised societies without capital stock The Capper Volstead Act and the Standard Marketing Law recognise societies with or without capital stock. Under the latter, both preference and common stock may be issued. The articles must specify the amount of each and the exact nature of the preference. Preference shares may be issued with or without voting rights. There is no limit to the amount of capital stock in the Standard Marketing Law, but some of the older State laws fix a limit. With regard to transference, shares are subject to the same conditions as under Companies Acts. Mortgaging rights are the same as for other incorporated bodies.

With regard to the division of profits, the Capper Volstead Act provides for a maximum interest of 8 per cent. (or alternately the "one man one vote" regulation) as a qualification for co-operative privileges. The Standard Marketing Act fixes 8 per cent. as the maximum dividend. The payment of patronage dividends is contemplated, and its method made the condition of Government assistance.

Under the Standard Marketing Law binding contracts for a period not exceeding ten years may be made between members

and societies for the marketing of produce. The Law provides for liquidated damages and payment of costs by defaulting members and also gives the society power to obtain an injunction restraining a threatened breach A landlord is made responsible for the delivery, according to the contract, of the produce of tenants on his land whose tenancies date from after the conclusion of the contract. The Act also makes it a misdemeanour for a third person to incite to a breach of contract

It is expressly stated that the actions of co-operative organisations, as laid down by law, shall not be held to be monopolistic or in restraint of trade.

Farmers' Co-operative Societies are exempt from Income Tax if they return to all patrons (members and non-members sharing alike) all proceeds from business transactions except necessary operating expenses, including reserve and dividends on shares. According to some versions of the Standard Marketing Law, associations pay an annual fee of $10 in lieu of franchise corporation or license taxes

The bylaws frequently provide that one or more of the directors may be appointed by a public official or commission.

A society may be incorporated for not more than fifty years. The Standard Marketing Law contains a provision to facilitate the advance of money from the banks on the security of warehoused produce.

CONNECTICUT.—An Act concerning the regulation and control of Fraternal Benefit Societies—June 7, 1913

MASSACHUSETTS —An Act relative to the incorporation and management of Co-operative Associations with a capital stock not exceeding $1,000—April 7, 1913.

[illegible] to promote

[illegible] d operation of " Rural Agricultural Co-operative Associations " and for other purposes —February 5, 1915 (Credit).

TEXAS —An Act regulating the business of Co-operative Savings and Contract Loan Companies—May 27, 1915

NEVADA —An Act to amend an Act entitled " Act to provide for the management and control of the State Agricultural Society by the State " approved March 7, 1885—February 20, 1915.

NORTH DAKOTA.—An Act to define Co-operative Associations and to authorise their incorporation and to declare an emergency—March 10, 1915.

WYOMING —An Act providing for the organisation and regulation of Mutual and Co-operative Associations and Corporations—March 3, 1915.

PHILIPPINE ISLANDS —An Act No 2566, amending Act No. 2508, entitled " An Act regulating the creation and operation of Rural Credit Agricultural Co-operative Associations and other purposes "—February 3, 1916.

DELAWARE —An Act to amend Chapter 65 of the Revised Code of Delaware, being the Corporation Laws of the said State—March 20, 1917.

MINNESOTA —An Act authorising the formation of corporations for the purpose of reclaiming and developing timber and brush land, prescribing the conditions, powers, and duties thereof, and providing for the issue, security and redemption of bonds in connection therewith—April 20, 1917.

MONTANA —An Act to regulate the use of the words " co-operative," " co-operation," " co-operator " or " farmer," when used as part of a corporated business name or title—March 1, 1917.

A Bill for an Act entitled " An Act to permit Co-operative Associations organised under the law of the State of Montana, to consolidate their interests and Capital Stock, and designating the procedure to be followed to effect such consolidations—March 2, 1917.

NORTH DAKOTA.—An Act regulating the incorporation of Co-operative Associations and the fees to be paid therefore, the powers, duties and obligations thereof—March 12, 1917.

IOWA —Beef Cattle Producers' Association, 1919

Corn and Small Grain-Growers' Association, 1919.

State Dairy Association, 1919.

An Act relating to State aid granted country and district fairs or Agricultural Societies—April 8, 1919

MINNESOTA.—An Act to amend Section 6487 of Chapter 58 of the General Statutes of Minnesota, 1913, relating to the formation and validating the acts of Co-operative Associations—March 21, 1919.

An Act authorising the incorporation of Co-operative Associations and defining their powers—April 23, 1919

An Act to make uniform the law relating to limited partnerships—April 25, 1919.

An Act to provide for the Incorporation of Farmers and Township Mutual Re-Insurance or Guaranty Associations—September 22, 1919.

New York.—Provisions of membership corporations law relating to Co-operative, Agricultural, Dairy, or Horticultural Associations—1919.

Ohio.—An Act to amend Section 9880, 9880-1, 9881, 9882, 9884, 9899, and to add supplementary sections 9884-1-9884-4 inclusive, and to repeal sections 9880-1, 9883, 9911, 9914 and 9915 of the General Code relative to County Agricultural Societies—May 15, 1919.

Colorado.—An Act concerning corporations, amending certain articles of the Statutes of 1908, 1911, and 1915, and repealing all Acts and parts of Acts in conflict therewith—April 4, 1919

New Jersey.—An Act to amend an Act entitled " An Act concerning Trust Companies " (Revision 1899)—April 7, 1920

An Act to amend Section 1 of the Act concerning corporations (revision of 1896) the said supplement having been approved April 26, 1902—April 9, 1920.

An Act to provide for the formation and regulation of Co-operative Agricultural, Dairy or Horticultural Associations—April 12, 1920

Texas.—An Act to provide for the organisation of purely Co-operative Marketing Associations, defining their rights, duties, and policies—March 1, 1921.

Federal.—An Act to authorise association of producers of agricultural products—February 18, 1922

An Act to amend 5130 Revised Statutes of the United States, relating to corporate powers of associations, so as to provide succession thereof for a period of ninety-nine years or until dissolved, and to apply said section as so amended to all National Banking Associations—July 1, 1922.

An Act to amend Section 5211 of the Revised Statutes of the United States (state control of the financial position of societies)—December 28, 1922.

Louisiana.—An Act to authorise the formation of associations of producers of agricultural products and to provide punishment for the violation thereof—July 13, 1922.

New Jersey.—An Act to provide for the formation and regulation of Co-operative Agricultural Associations, April 12, 1920 (amendment)—February 23, 1922.

COLORADO.—An Act authorising the formation of non-profit Co-operative Associations for the purpose of encouraging the orderly marketing of agricultural products through co-operation—March 20, 1923.

TENNESSEE.—Co-operative Marketing Act—March 14, 1923.

CALIFORNIA.—An Act to amend Section 653 sb of the civil code, relating to Co-operative Agricultural, Viticultural, and Horticultural Associations—May 4, 1923.

MAINE.—An Act authorising the formation of non-profit Co-operative Associations, with or without capital stock, for the purpose of encouraging the orderly marketing of agricultural products through co-operation—March 24, 1923

An Act to amend Section 18 of Chapter 34 of the Revised Statutes, relating to the apportionment of state aid to County and Local Agricultural Societies—April 4, 1923.

An Act to encourage co-operative marketing—April 4, 1923.

MICHIGAN.—An Act to amend Section 4 of Act No 80 of the Public Acts of 1855, entitled "An Act to authorise the formation of County and Town Agricultural Societies" as amended—1923

PENNSYLVANIA.—An Act authorising the county commissioners to appropriate county moneys to Incorporated Agricultural and Horticultural Societies and Associations—April 18, 1923

VERMONT.—No 100 An Act to amend Section 5470 of the general laws relating to Capital Stock of Co-operative Savings and Loan Associations—March 22, 1923.

An Act to repeal Chapter 28 of the Public Acts of Vermont concerning Vermont State Horticultural Society, Vermont Dairymen's Association, Poultry Associations, Maple Sugar Makers' Associations, State Fair Commission and Agricultural Societies—April 2, 1923

WEST VIRGINIA.—An Act to amend and re-enact Chapter 121 of the Acts of the legislature of 1921, relating to the authorisation and the formation of non-profit Co-operative Associations for the purpose of encouraging the orderly marketing of agricultural products through co-operation—April 18, 1923

WISCONSIN.—An Act to create Section 177-1 M of the statutes, relating to the corporations organised for the purpose of improving the breeding of livestock—1923.

An Act to amend the introductory paragraph and paragraph (a) of subsection (11) of Section 2061 of the statutes relating to state aid to Agricultural Societies, Associations and Boards, and making an appropriation—1923.

CONNECTICUT.—An Act relating to Co-operative Marketing Corporations—June 1, 1923.

An Act to amend an Act concerning Capital Stock of Co-operative Corporations—May 9, 1923.

NEW JERSEY.—An Act to provide for the incorporation and regulation of Co-operative Agricultural Associations, either with or without capital stock—February 28, 1924.

An Act to repeal an Act entitled "An Act to provide for the formation and regulation of Co-operative Agricultural Associations" of April 12, 1920-1924.

MAINE.—An Act to amend certain Acts relating to corporations—April 10, 1925.

An Act relating to corporations—May 9, 1923.

An Act to authorise the recording of Marketing Agreements of Co-operative Agricultural Associations and requiring that liens thereby attached to crops before delivery to the association and to the members' interest in the association after such delivery be collected through the association—April 11, 1925

IOWA.—Co-operative Bank Law—1927.

URUGUAY

Decree authorising the council and administration of the National Institute of Agronomy to organise a model co-operative dairy—January 12, 1915.

Act establishing the regulations governing National and Foreign Companies—February 26, 1919

Law on Commercial Societies—April 5, 1921.

COLORADO.—An Act
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CALIFORNIA.—An Act
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relating to the apportion
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MICHIGAN.—An Act t
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PENNSYLVANIA.—An
appropriate county mon
Societies and Association

VERMONT.—No 100
laws relating to Capital
tions—March 22, 1923.

An Act to repeal Ch
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WEST VIRGINIA.—An
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Act establishing the regulations governing National and Foreign Companies—February 26, 1919.

Law on Commercial Societies—April 5, 1921.

ADDENDA

IRISH FREE STATE

The Co-operative Credit Act of 1927 makes special provision for the granting of advances to Co-operative Credit Societies and also Co-operative Productive Societies, but debars from participation in the benefits of the Act any society which engages in non-agricultural business.

A BIBLIOGRAPHY OF AGRICULTURAL CO-OPERATION

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STATISTICAL CENSUS OF ORGANISATIONS

INTRODUCTION

In the following tables the census of organisations published in the 1927 Year Book has been brought as completely up to date as has been possible in the circumstances encountered in dealing with the scattered communities of the Empire. The same tabulation has been used; it appears to have general approval, although the editors are aware of some shortcomings, particularly in the definition and lack of analysis of capital and " turnover." Their immediate object in this annual survey must still be to achieve uniformity and completeness of detail within the present limits of the tables Some idea of the difficulties yet to be overcome may be had by comparing the new figures with those previously published and here printed in italics wherever new ones were not available. That the old are, in some of the countries, in the majority, is no fault of the editors Every organisation listed in the previous year has been directly invited to furnish its own new figures for this volume, and the help of voluntary and governmental authorities has also been elicited. For this assistance, the editors wish to thank the officials of these bodies and of the organisations themselves, particularly those who, together with the census form, sent, as requested, copies of the constitution and balance sheet of their organisations, documents which now form an interesting and valuable addition to the Co-operative Reference Library attached to the Foundation.

For the Indian tables, acknowledgment is due to the Deputy Director (Statistics), whose annual statement is a model of concise statistical information. We have also to thank the Registrars of

the different states who have contributed their more detailed annual reports and statistics, now available in the Library for those who wish to make a more detailed study of the present state of the movement in India than we have space to permit in this volume.

Several hundred organisations (many of them new, others unavoidably omitted from the previous volume) have been added to the list during the past year; a comparatively small number have been deleted as no longer in business.

The total number of active agricultural co-operative organisations and membership in different parts of the Empire may now be given with some assurance as follows:

	Societies.	*Members.*
England and Wales	425	92,169
Scotland	209	15,025
Ireland	593	108,501
Canada	641	341,539
	226	not known
Australia	120	32,094
	113	not known
New Zealand	263	62,109
	8	not known
South Africa	211	50,640
India	80,182	3,058,025
Bahamas	1	900
Barbados	3	302
	1	not known
Ceylon	19	26,373
Cyprus	38	2,056
Palestine	12	not known
Rhodesia	5	804
	1	not known
Straits Settlements	3	6,564
Windward Islands	10	495
Totals	83,084	3,797,566

Beyond this summary of the position it would not be wise to press at present; the statistical details are not, in the opinion of the editors, sufficiently uniform or complete as yet to warrant any further deduction than that there is, as compared with last year, a sound and even considerable increase in the volume of agricultural business conducted co-operatively in the Empire. It may be added, also, that estimates and schemes which have come into our hands in the course of compiling these tables indicate that initiative, especially for the extension of co-operative marketing, is active in all the Dominions

K. W.
M. R. M.

KEY TO HEADINGS

A = Names and addresses of societies, companies, or federations.

B = Year of organisation

C = Whether on basis of "one man one vote."

D = Is interest on capital limited ?

E = Number of members in society or of societies in federation.

F = Purposes of society or federation (credit, insurance, production, marketing, trading, etc.).

G = Nature of produce or commodity.

H = Capital.

I = Total value of sales, loans, or premiums in 1926 or last completed year.

N B.—Where figures for 1926 are not available, the amounts in columns H and I are printed in italics.

BRITISH ISLES

ENGLAND AND WALES

DAIRIES

A	B	C	D	E	F	G	H	I
							£	£
llendale Farmers, The Dairy, Allendale, Northumberland	—	—	—	327	Manufacture	Dairy produce	2,717	32,724
'' Folville Co-op Dairy, Ashby, near Melton Mowbray	—	—	—	22	,,	,,	1,082	11,327
'arrow-in-Furness and District Dairy Farmers' Co-op. Soc, 3, Theatre View, Ulverston	—	—	—	80	,,	,,	3,137	6,056
y Farmers' Dairy, Haslington, Crewe	—	—	—	166	,,	,,	6,127	24,009
'eaconsfield and District Co-op Milk Supply, Pen y coed, Led borough Lane, Beaconsfield	—	—	—	61	,,	,,	39	—
Berriew District Farmers' Co-op., The Beaches, Berriew, Mon.	—	—	—	29	,,	,,	933	—
kpool and Fylde Farmers' Pure Milk Supply Assoc, 104, Gorton Street, Blackpool	—	—	—	36	,,	,,	1,771	45,030
and District Dairy Farmers' Assoc., The Factory, Brailsford, Derby	—	—	—	98	,,	,,	3,893	61,360
s and District Dairy Assoc, Bronerion Cottage, Llandinan, Mon	—	—	—	9	,,	,,	81	900
armarthen Dairy Farmers, The Farmers' Factory, Pensarn Road, Carmarthen	—	—	—	8	,,	,,	—	18,320
ichester and District Milk Producers, 53, East Street, Chichester, Sussex	1925	—	—	—	,,	,,	—	—
a Basset and District Dairy, The Dairy, Colston Basset, Nottingham	—	—	—	48	,,	,,	1,027	18,301
ornwall County Farm and Dairy Co-op, Treloquithack, Helston	—	—	—	133	,,	,,	1,674	28,356
County Dairies, 86, Westgate Street, Gloucester	—	—	—	9	,,	,,	358	3,720
Dairy Farmers' Co-op, Buxted, New Road, Buxted, Uckfield, Sussex	—	—	—	55	,,	,,	1,292	—
Derbyshire Farmers, Ltd., 19, Cornmarket, Derbyshire	1919	Yes	Yes	1,398	,,	,,	42,707	116,890
Earl Sterndale and Longnor Dairy Assoc., Glutton Bridge, Earl Sterndale, Buxton	—	—	—	73	,,	,,	662	9,048

A	B	C	D	E	F	G	H	I
							£	£
East Suffolk Farmers' Co-op., High Street, Wrentham, Lowestoft	1924	—	—	7	Manufacture	Dairy produce	179	4,810
East Sussex Dairy Farmers, 197, High Street, Lewes	1924	—	—	369	,,	,,	1,953	—
Farmers' Assoc., 20, Cheriton Place, Folkestone	1924	—	—	9	,,	,,	1,035	2,357
[illegible]	[illegible]	—	—	18	,,	,,	371	23,689
[illegible]	[illegible]	—	—	—	,,	,,	—	—
[illegible]	[illegible]	—	—	269	,,	,,	5,538	453
[illegible] ... rington								
Gloucester Farmers' Milk Depôt, 45, Westgate St., Gloucester	—	—	—	377	,,	,,	4,529	61,279
Gwernaffield Co-op. Dairy, The Factory, Gwernaffield, Mold	—	—	—	16	,,	,,	200	—
Haltwhistle Co-op. Creamery, The Creamery, Haltwhistle, Northumberland	—	—	—	119	,,	,,	698	4,055
Harby Farmers' Dairy, Harby, Melton Mowbray	—	—	—	14	,,	,,	616	6,639
Harpenden Dairies, 4, High St., Harpenden, Herts	—	—	—	16	,,	,,	2,570	18,489
Haverfordwest Dairy Farmers, Salutation Sq., Haverfordwest	—	—	—	9	,,	,,	—	3,576
Hope Co-op Dairies, The Factory, Hope Village, Wrexham	—	—	—	32	,,	,,	361	109
Horeham Road Co-op., The Creamery, Horeham Road, Eastbourne, Sussex	—	—	—	100	,,	,,	3,489	22,814
Horsham Milk Producers, Muntham Farm, Barns Green, Horsham	1925	—	—	—	,,	,,	—	—
Ilminster and District Farmers' Co-op., Station Road, Ilminster, Somerset	—	—	—	289	,,	,,	7,432	65,759
Kinoulton Farmers, 14, Fletcher Gate, Nottingham	1924	—	—	65	,,	,,	172	9,211
Launceston Lewannick and District Farmers, St. Thomas Road, Launceston	—	—	—	121	,,	,,	3,974	11,414
Ledbury Agric. Co-op., New Street, Ledbury	—	—	—	169	,,	,,	5,162	28,297
Linfold Farm Dairy, Horsham	—	—	—	48	,,	,,	1,417	[illegible]
Llandyrnog Cheese Factory, Llandyrnog, Denbigh	—	—	—	40	,,	,,	1,688	[illegible]
Llangedwyn Farmers' Co-op Cheese Assoc., The Factory, Llangedwyn, Oswestry	—	—	—	34	,,	,,	487	2,574
Llangernew Co-op. Cheese Factory, The Factory, Llangernew, Abergele, Denbigh	—	—	—	47	,,	,,	[illegible]	47?

A	B	C	D	E	F	G	H	I
							£	£
lanybyther Agric. Co-op., The Stores, Llanybyther	1903	—	—	375	Manufacture	Dairy produce, eggs, and poultry	1,194	27,632
ondon and Provincial Dairymen, 8, Southampton Street, Bloomsbury, London	—	—	—	58	,,	Dairy produce	305	—
ong Clawson Dairy, The Dairy, Long Clawson, Melton Mowbray	—	—	—	85	,,	,,	1,731	35,655
lanifold Valley Dairy Assoc., The Factory, Sheen, Buxton	—	—	—	33	,,	,,	120	10,693
lelton Mowbray Dairy Farmers, The Dairy, North Street, Melton Mowbray	—	—	—	49	,,	,,	1,634	14,622
lidland Dairy Farmers, 98, Lennox Street, Birmingham	—	—	—	285	,,	,,	20,013	123,504
Nerquis and District Co-op Cheese Making Society, Waen Farm, Nerquis, Mold	—	—	—	37	,,	,,	579	2,512
North Seaton Co-op. Farming Society, The Dairy, North Seaton Colliery, Newbiggin, Northumberland	—	—	—	174	,,	,,	506	2,375
Oxfordshire Dairy Farmers, 106, Bullingdon Road, Oxford	—	—	—	15	,,	,,	1,960	17,316
Prion Co-op. Dairies, Prion [illegible]	—	—	—	27	,,	,,	213	423
[illegible]				11	,,	,	265	3,895
[illegible]				43	,,	,,	786	9,278
[illegible]				10	,,	,,	43	1,819
[illegible] Allerton				44	,,	,,	351	5,187
South Wales Mutual Dairy Societies' Premises, Peasarm Road, Carmarthen	—	—	—	4	,,	,,	200	32,012
Sparkford Vale Co-op Dairy, Home Farm, Sparkford, Bath	—	—	—	210	,,	,,	11,233	9,974
Stathern and District Dairy, The Dairy, Stathern, Melton Mowbray	—	—	—	40	,,	,,	1,294	14,608
[illegible] Co-op, The Dairy Factory, Upper Beeding, Sussex	—	—	—	95	,,	,,	425	11
urminster Newton and District Farmers, Station Road, Sturminster Newton, Dorset	1913	Yes	5%	486	Manufacture and trading	Dairy produce and requisites	19,584	140,912
[illegible] Dairy Farmers, 197, High Street, Lewes	—	—	—	16	Manufacture	Dairy produce	80	—
ryddyn Co-op. Dairies, The Dairies, Tryddyn, Mold	—	—	—	20	,,	,,	150	683
y Croes Co-op. Dairies, Glan'rafon, Aberffraw, Tycroes, Anglesey	—	—	—	21	,,	,,	293	—

A	B	C	D	E	F	G	H	I
							£	£
Vale of Clwyd Dairies, The Croft, Ruthin	—	—	—	27	Manufacture	Dairy produce	523	2,063
Vale of Conway Dairies, Longton House, Llanrwst, Denbigh	—	—	—	67	,,	,,	649	1,593
Walkden and District Farmers' Milk Supply Assoc., Creamery, Manchester Road, Walkden, Manchester	—	—	—	21	,,	,,	333	—
West Wales Farmers' Dairy Milk Factory, Pensarn Road, Carmarthen	—	—	—	732	,,	,,	9,506	—
Wincanton Dairy Farmers, Kingwell Farm, Wincanton, Somerset	—	—	—	209	,,	,,	1,247	77,257
Wykeham and District Milk Producers, Hill Farm, Wykeham, Yorkshire	—	—	—	29	,,	,,	91	1,536

FRUIT

A	B	C	D	E	F	G	H	I
Barry (Westend) Allotment Holders, Gaen Street, Barry, Glamorgan	—	—	—	805	Production and marketing	Fruit	93	900
Deeping Street Traders, Little Bell Farm, Deeping Street, Nicholas, Spalding	—	—	—	21	,,	,,	66	1,543
Dorset County and West Hants Fruit and Vegetable Agric. Hall, Westbourne, B.O., [illegible]	—	—	—	—	,,	,,	—	—
[illegible]			—	113	,,	,,	1,065	21,800
[illegible]			6%	290	Marketing	Fruit, vegetables, and eggs	6,549	58,226
Growers' Sales, Coventry, Growers' Market, Bull Yard, Coventry	1921	No	Yes	218	,,	Fruit, vegetables and dairy produce	1,695	40,084
Littleton and Badsey Growers, Blackminster, Evesham	—	—	—	210	Production and marketing	Fruit	696	21,280
Norfolk Farm and Garden Producers' Assoc., Ivy Holme, Martham, Great Yarmouth	—	—	—	354	,,	,,	146	18,215
Pershore Co-op. Fruit Market, [illegible]	—	—	—	602	Trading	Fruit and vegetables	10,643	—
[illegible]				49	Production and marketing	Fruit	12	2,440
[illegible] High Street, Shrewsbury				218	,,	,,	1,221	[illegible]

BRITISH ISLES

A	B	C	D	E	F	G	H	I
							£	£
..iptree and District Fruit Growers' Assoc., Northcote, St. Luke's Chase, Tiptree, Essex	—	—	—	53	Marketing	Fruit	3	684
..elford-on-Avon Growers, Welford-on-Avon, Stratford-on-Avon	—	—	—	97	„	„	16	6,576
..orcestershire Farmers, 59, Broad Street, Worcester	—	—	—	725	„	„	13,754	89,284

GENERAL

A	B	C	D	E	F	G	H	I
..beraeron Agric. Co-op Soc., 1, Quay Parade, Aberaeron, Cardiganshire	—	—	—	156	Trading	Requisites	191	6,970
..nglesey Western Co-op. Soc., Bodowen, Rhosneigr, Tycroes, Anglesey	—	—	—	386	„	„	921	6,715
..rderne Assoc., Swan Hotel, Tarporley	1907	Yes	Yes	244	„	„	5,281	19,657
..spatria Agricultural Co-op., Aspatria, Cumberland	—	—	—	345	„	„	2,433	31,809
Badsworth and Dist Farmers, Pinfold Farm, Fairburn, Yorkshire	—	—	—	29	„	„	103	3,380
Barnsley and District Farmers' Trading Society, Hope Mill, Racecommon Rd., Barnsley	—	—	—	73	„	„	1,400	7,772
Biddulph and District Agric [illegible]	1913	Yes	Yes	523	„	„	6,091	6,438
[illegible]				119	„	„	99	5,268
[illegible]				913	„	„	2,079	30,227
Brampton Agric. Co-op Soc., 1, Bush Lane, Brampton, Cumberland	—	—	—	73	„	„	328	1,262
..by Agricultural Trading Association, The Depôt, Railway Street, Malton	—	—	—	691	„	„	4,757	54,165
..gore and District Agric. Co-op. Soc., The Roost, Bransgore, Christchurch	—	—	—	169	„	„	238	2,240
..ritish Seed Corn Association, 1, High Street, Dunmow	—	—	—	9	„	„	59	—
..uckingham Agric. Trading Assoc., The Store, Buckingham	—	—	—	212	„	„	6,972	22,884
..urnley Small Holders' Assoc., Brunshaw, S.H., 1, Greenfield Road, Burnley	—	—	—	113	„	„	111	8,453
..aerphilly and District Agric Co-op Soc., Cwarra Mawr, Caerphilly, Cardiff	—	—	—	38	„	„	28	—

A	B	C	D	E	F	G	H	I
							£	£
Vale of Clwyd Dairies, The Croft, Ruthin	—	—	—	27	Manufacture	Dairy produce	523	2,068
Vale of Conway Dairies, Longton House, Llanrwst, Denbigh	—	—	—	67	,,	,,	649	1,593
Walkden and District Farmers' Milk Supply Assoc., Creamery, Manchester Road, Walkden, Manchester	—	—	—	21	,,	,,	333	—
West Wales Farmers' Dairy Milk Factory, Pensarn Road, Carmarthen	—	—	—	732	,,	,,	9,506	—
Wincanton Dairy Farmers, Kingwell Farm, Wincanton, Somerset	—	—	—	209	,,	,,	1,247	77,257
Wykeham and District Milk Producers, Hill Farm, Wykeham, Yorkshire	—	—	—	29	,,	,,	91	1,536

FRUIT

Barry (Westend) Allotment Holders, Gaen Street, Barry, Glamorgan	—	—	—	805	Production and marketing	Fruit	93	900
Deeping Street Traders, Little Bell Farm, Deeping Street, Nicholas, Spalding	—	—	—	24	,,	,,	66	1,543
Dorset County and West Hants Fruit and Vegetable Agric Hall, Westbourne, B.O., Bournemouth	—	—	—	—	,,	,,	—	—
East Anglian Fruit Assoc., 141, Fenchurch Street, London	—	—	—	113	,,	,,	1,065	24,860
Gloucester Fruit and Vegetable Co-op. Marketing Society, Gloucester	1919	Yes	6%	290	Marketing	Fruit, vegetables, and eggs	6,549	58,226
Growers' Sales, Coventry, Growers' Market, Bull Yard, Coventry	1921	No	Yes	218	,,	Fruit, vegetables and dairy produce	1,695	40,084
Littleton and Badsey Growers, Blackminster, Evesham	—	—	—	219	Production and marketing	Fruit	696	21,289
Norfolk [illegible]				354	,,	,,	146	18,245
[illegible]				602	Trading	Fruit and vegetables	10,643	—
[illegible]				49	Production and marketing	Fruit	12	2,440
[illegible]				218	,,	,,	1,221	26,000

A	B	C	D	E	F	G	H	I
							£	£
ast Surrey Farmers' Co-op. .., Southern Railway Goods Yard, Hooley Lane, Redhill	—	—	—	60	Trading	Requisites	2,915	22,794
astern Counties Farmers' Co-op. Assoc., 86, Princes Street, pswich	—	—	—	3,190	,,	,,	66,629	1,028,283
leyrnion Agric. Co-op. Soc., The Stores, Berwyn Street, Llandrillo, Corwen	—	—	—	168	,,	,,	93	4,969
Eglwysbach Farmers' Assoc., New Mill, Eglwysbach, Tallyafn, Denbighshire	—	—	—	33	,,	,,	35	402
fionydd Farmers' Association, Llnydon, Pwllheli	—	—	—	700	,,	,,	3,634	64,297
mlyn Agric. Society, Bridge Street, Newcastle, Emlyn, Carmarthen	1902	Yes	5%	821	,,	,,	3,564	22,100
crick and District Agric. Co-op., Gillrudding Grange, Naburn, York	—	—	—	46	,,	,,	1,730	9,268
armers' (The) Stores, Quay St., Ammanford, Carmarthen	—	—	—	157	,,	,,	3,344	6,524
arnham, Alton, and District Farmers' and Hop Growers' Co-op. Assoc., 74, Castle St., Farnham	—	—	—	124	,,	,,	417	8,894
shguard and Goodwick Agric. Society, Station Yard, Goodwick, Pem.	—	—	—	61	,,	,,	45	4,551
intshire Agric. Co-op. Soc., Grosvenor Stores, Grosvenor Street, Mold	—	—	—	84	,,	,,	2,330	3,353
el Agricultural Co-op. Soc., [illegible] Near [illegible]	—	—	—	312	,,	,,	554	26,434
[illegible]				541	,,	,,	9,293	64,881
[illegible] Canterbury				6	,,	,,	40	—
ower Farmers' Co-op. Society, The Stores, Reynoldston, Glamorgan	—	—	—	299	,,	,,	502	5,504
reetland and District Trading Societies, 8, Ely Street, West Vale, Greetland, Halifax	—	—	—	134	,,	,,	325	7,446
wincar and District Agric. Co-op Society, Carnbell Green, Camborne	—	—	—	88	,,	,,	672	7,686
alifax Farmers' Trading Soc., [illegible]	—	—	—	331	,,	,,	908	45,417
[illegible]				87	,,	,,	93	1,359

A	B	C	D	E	F	G	H	I
							£	£
Hartley Agric. Co-op. Society, Co-op Stores, Ash Road, Hartley, Longfield, Kent	1914	Yes	5%	109	Trading	Requisites	233	6,321
Hartshead, Clifton, and District [illegible]	—	—	—	90	,,	,,	1,251	12,563
[illegible]				777	,,	,,	570	42,012
[illegible] Association, Chester				255	,,	,,	4,320	20,352
Hay and District Farmers' Co-op Society, Brook Street, Hay, Hereford	—	—	—	73	,,	,,	4,620	25,282
Hebden Bridge and District Farmers' Assoc., Goods Station, L and Y Railway, Hebden Bridge	—	—	—	203	,,	,,	875	25,540
Hunsingore and District Fruit Growers' Assoc, Walshford, Wetherby, Yorks	—	—	—	71		,,	61	351
Isle of Wight Farmers' Trading Society, Old Town Quay, Newport, Isle of Wight	1916	Yes	5%	145	,,	,,	3,216	33,280
Kent and Sussex Farmers' Soc., 9, Tubb's Hill, Sevenoaks	—	—	—	589	,,	,,	20,966	116,203
Keswick and Cockermouth Farmers' Co-op. Society, Low [illegible]	—	—	—	89	,,	,,	801	15,170
[illegible]					,,	,,	134	4,255
[illegible] Co-op. Assoc, 30, Great Homer Street, Liverpool					,,	,,	641	8,304
Llandbedr and Dyffryn Agric. Co-op. Soc, Glanaber, Dyffryn, Merioneth	—	—	—	239	,,	,,	131	11,323
Llandovery and District Agric. Co-op. Society, The Stores, Llandovery, Carmarthen	—	—	—	215	,,	,,	217	11,124
Llandyssul Agric. Farmers' Stores, Llandyssul, Carm.	—	—	—	483	,,	,,	337	15,321
Llanedarne and District Farmers' Assoc., Yellow Wells, Lisvane, Cardiff	—	—	—	36	,,	,,	248	3,189
Llanelly and District Farmers' Stores, Coldstream Street, Llanelly	—	—	—	485	,,	,,	1,888	31,626
Llanfrothen and District Agric. Co-op. Soc, 3, Church Street, Penrhyndeudraeth, Merioneth	—	—	—	211	,,	,,	73	7,712
Llangadoch and District Agric. Co-op. Society, The Stores, Llangadoch, Carmarthen	—	—	—	219	,,	,,	144	17,059
Llangollen and District Farmers' Assoc, Penrallt, Llangollen	—	—	—	45	,,	,,	45	146

A	B	C	D	E	F	G	H	I
							£	£
Llangynwyd Farmers, 16, Maesteg Rd., Maesteg, Bridgend	—	—	—	76	Trading	Requisites	20	2,222
[illegible]oes Farmers' Co-op. Soc., The Stores, Station Yard, Llanidloes, Mont.	—	—	—	77	,,	,,	251	8,445
Llanrwst District Agric. Co-op Soc., Co-op Stores, Plough Street, Llanrwst, Denbigh	—	—	—	*164*	,,	,,	734	8,230
Llantilio, Crossenney and District Agric. Co-op. Society, School House, Llantilio, Crossenney, Abergavenny	—	—	—	113	,,	,,	153	—
Llanvihangel, Pandy, and Dist Agric. Co-op Soc, Glannant, Pandy, Abergavenny	—	—	—	54	,,	,,	31	145
Lledrod Agric., The Stores, Lledrod, Llanilar, Aberystwyth	—	—	—	41	,,	,,	5	312
Lostwithiel and District Farmers, Restormel, Lostwithiel, Cornwall	—	—	—	63	,,	,,	1,703	3,048
Lunesdale Farmers, 1, Cable Street, Lancaster	—	—	—	617	,,	,,	27,091	177,638
Lydney District Farmers' Co-op. Society, Agricultural Store, Lydney	—	—	—	416	,,	,,	6,517	43,810
Macclesfield and District Farmers' Trading Soc., Union Corn Mills, 13, Stanley Street, Macclesfield	—	—	—	291	,,	,,	14,532	71,900
Maelor Agric Co-op. Soc., The Mill, Bronington, Whitchurch, Salop.	—	—	—	302	,,	,,	3,446	16,551
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	,,	,,	118	4,824
[illegible] Street, Manchester	[illegible]	[illegible]	[illegible]	[illegible]	,,	,,	10,856	132,749
Manod Agric. Co-op., Preswylfa, Manod, Blaenau Festiniog	—	—	—	190	,,	,,	196	5,154
Marshland and Wingland Agric Trading Assoc., Jephson Hall, Walpole, Cross Keys, King's Lynn	—	—	—	*182*	,,	,,	572	11,463
Mid-Cheshire Farmers' Co-op [illegible]	—	—	—	621	,,	,,	9,918	60,414
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	,,	,,	4,510	25,987
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	,,	,,	1,291	61,164
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	,,	,,	2	—

A	B	C	D	E	F	G	H	I
							£	£
Montgomeryshire Farmers' Association, Wesley Street, Newtown, Montgomery	—	—	—	633	Trading	Requisites	9,061	40,397
Nat Machno and District Agric. Co-op Soc, Ty-n-y-Ddol, Penmachno, Bettws-y-Coed, Carn.	—	—	—	144	,,	,,	736	5,399
New Forest Agric Co-op. Soc., Marley House, Netley Marsh, Southampton	—	—	—	443	,,	,,	2,563	21,432
New Quay, Llandyssul Agric. Farmers' Store, New Quay, Llandyssul	—	—	—	161	,,	,,	513	6,775
Newark Farmers, 38, Middlegate, Newark	—	—	—	130	,,	,,	2,631	16,136
North Cardiganshire Farmers' Co-op. Society, 27, Chalybeate Street, Aberystwyth	—	—	—	297	,,	,,	1,496	13,559
North Devon Farmers' Wharf, Barnstaple Street, Bideford	1919	Yes	6%	277	,,	,,	4,318	28,900
North Notts Farmers, Bridge Place, Worksop	—	—	—	186	,,	,,	13,676	100,274
North-West Anglesey Co-op. Soc, The Station, Rhosgoch, Anglesey	—	—	—	344	,,	,,	211	7,629
Northallerton Agric. Club Trading Assoc., Upper Assembly Room, Golden Lion Hotel, [illegible]	—	—	—	185	,,	,,	74	7,211
[illegible]				496	,,	,,	18,550	106,361
[illegible]				299	,,	,,	14,385	83,206
Nursery Trades' Bank Corner, 73, Turners Hill, Cheshunt, Waltham Cross	—	—	—	152	,,	,,	1,755	30,336
Oldham and District Farmers' Provender Supply, Dickinson Street, Oldham	—	—	—	83	,,	,,	2,449	20,439
Oldham Poultry League, 3, [illegible]	—	—	—	98	,,	,,	503	2,430
[illegible]				374	,,	,,	6,519	63,747
[illegible]				60	,,	,,	257	5,038
Pembroke and District Agric. Co-op. Society, Quay Stores, Pembroke	—	—	—	654	,,	,,	749	26,437
[illegible]				70	,,	,,	1,400	7,915
[illegible]				260	,,	,,	1,585	11,574

A	B	C	D	E	F	G	H	I
							£	£
Penrhyncoch Agric. Co-op. Soc, The Store, Penrhyncoch, Bow Street, Cardiganshire	—	—	—	21	Trading	Requisites	1	36
Penrith and District Farmers' Co-op. Society, 7, Castlegate, Penrith	—	—	—	242	,,	,,	3,140	10,81
Penybont and District Farmers' Assoc, The Victory, Penybont Station, Radnor	—	—	—	123	,,	,,	1,165	8,43
Petersfield Agric. Co-op. Soc., Week Green, Froxfield, Petersfield	—	—	—	72	,,	,,	19	26
Pontardawe and District Farmers' Association, 4, James St., Pontardawe	—	—	—	207	,,	,,	244	4,47
Pontardulais and District Farmers' Assoc., Market Hall, Hendy, Pontardulais, Glam.	—	—	—	442	,,	,,	374	19,77
Preston and District Farmers' Trading Society, 5, Wharf St., Preston	—	—	—	1,506	,,	,,	73,562	490,86
Pumpsaint and District Agric Co-op. Soc., Llandre, Pumpsaint, Llanwrda, Carmarthen	1908	Yes	Yes	506	Trading and marketing	Requisites and produce	3,711	47,37
Purton and District Agric Co-op. Soc, Feldholm, Station Road, Purton, Swindon	—	—	—	52	Trading	Requisites	97	[illegible]
Pyle and District Agric. Co-op [illegible]	—	—	—	130	,,	,,	689	4,48
[illegible]				110	,,	,,	115	1,04
Ripponden and Dist. Farmers' Assoc, Oldham Road, Ripponden, Halifax	—	—	—	108	,,	,,	116	10,51
Rochdale and District Farmers, Cornmills, High St., Rochdale	—	—	—	103	,,	,,	4,700	22,10
Rochdale and District Poultry League, Franklyn Street Mill, Rochdale	—	—	—	106	,,	,,	2,089	17,85
Rylstone and District Agric Trading Association, Sunnyside, Cracoe, Skipton	—	—	—	63	,,	,,	570	4,01
Saffron Walden, Bishops Stortford, and District Farmers' Assoc., 1, Market St, Saffron Walden	—	—	—	613	,,	,,	11,266	61,72
St. Fagan's Peterston and Dist Agric. Co-op. Assoc, 4, Park Place, Cardiff	—	—	—	320	,,	,,	172	3,409
[illegible]				[illegible]	,,	,,	853	6,850
					,,	,,	29,553	96,707

A	B	C	D	E	F	G	H	I
							£	£
Montgomeryshire Farmers' Association, Wesley Street, Newtown, Montgomery	—	—	—	633	Trading	Requisites	9,061	40,397
Nat Machno and District Agric Co-op Soc, Ty-n-y-Ddol, Penmachno, Bettws-y-Coed, Carn.	—	—	—	144	„	„	736	5,399
New Forest Agric. Co-op. Soc., Marley House, Netley Marsh, Southampton	—	—	—	443	„	„	2,563	21,43[illegible]
New Quay, Llandyssul Agric Farmers' Store, New Quay, Llandyssul	—	—	—	161	„	„	513	6,775
Newark Farmers, 38, Middlegate, Newark	—	—	—	130	„	„	2,631	16,136
North Cardiganshire Farmers' Co-op. Society, 27, Chalybeate Street, Aberystwyth	—	—	—	297	„	„	1,496	13,559
North Devon Farmers' Wharf, Barnstaple Street, Bideford	1919	Yes	6%	277	„	„	4,318	28,909
North Notts Farmers, Bridge Place, Worksop	—	—	—	186	„	„	13,676	100,274
North-West Anglesey Co-op. Soc., The Station, Rhosgoch, Anglesey	—	—	—	344	„	„	211	7,629
[illegible]			—	185	„	„	74	7,211
[illegible]			—	496	„	„	18,550	106,361
[illegible] Clayton Street, West, Newcastle-on-Tyne			—	299	„	„	14,385	83,206
Nursery Trades' Bank Corner, 73, Turners Hill, Cheshunt, Waltham Cross	—	—	—	152	„	„	1,755	30,336
Oldham and District Farmers' Provender Supply, Dickinson Street, Oldham	—	—	—	83	„	„	2,449	20,439
Oldham Poultry League, 3, [illegible]	—	—	—	98	„	„	503	2,430
[illegible]				374	„	„	6,519	63,747
[illegible]				60	„	„	257	5,038
[illegible] Co-op. Society, Quay Stores, Pembroke				654	„	„	749	26,437
[illegible]				70	„	„	1,400	7,915
[illegible] Manchester House, High St., Bala, Merioneth				260	„	„	1,585	11,574

A	B	C	D	E	F	G	H	I
							£	£
Penrhyncoch Agric. Co-op. Soc, The Store, Penrhyncoch, Bow Street, Cardiganshire	—	—	—	21	Trading	Requisites	1	[illegible]
Penrith and District Farmers' Co-op. Society, 7, Castlegate, Penrith	—	—	—	242	,,	,,	2,140	[illegible]
Penybont and District Farmers' Assoc., The Victory, Penybont Station, Radnor	—	—	—	123	,,	,,	1,155	[illegible]
Petersfield Agric. Co-op Soc, Week Green, Froxfield, Petersfield	—	—	—	72	,,	,,	[illegible]	[illegible]
Pontardawe and District Farmers' Association, 4, James St, Pontardawe	—	—	—	207	,,	,,	211	[illegible]
Pontardulais and District Farmers' Assoc, Market Hall, Hendy, Pontardulais, Glam.	—	—	—	442	,,	,,	274	[illegible]
Preston and District Farmers' Trading Society, 5, Wharf St, Preston	—	—	—	1,506	,,	,,	73,502	[illegible]
[illegible]	[illegible]	[illegible]	Yes	506	Trading and marketing	Requisites and produce	3,711	[illegible]
[illegible]	[illegible]	[illegible]	—	52	Trading	Requisites	97	2
[illegible]	[illegible]	[illegible]	—	130	,,	,,	689	[illegible]
[illegible]	[illegible]	[illegible]	—	110	,,	,,	115	1,042
Ripponden and Dist. Farmers' Assoc, Oldham Road, Ripponden, Halifax	—	—	—	108	,,	,,	116	10,518
Rochdale and District Farmers, Cornmills, High St, Rochdale	—	—	—	109	,,	,,	4,700	22,108
Rochdale and District Poultry League, Franklyn Street Mill, Rochdale	—	—	—	106	,,	,,	2,080	[illegible]
Rylstone and District Agric Trading Association, Sunnyside, Cracoe, Skipton	—	—	—	63	,,	,,	570	4,015
Saffron Walden, Bishops Stortford, and District Farmers' Assoc, 1, Market St, Saffron Walden	—	—	—	613	,,	,,	11,260	61,725
St. Fagan's Peterston and Dist. Agric Co-op Assoc, 4, Park Place, Cardiff	—	—	—	320	,,	,,	172	3,408
Sherston Co-op. Milling, Town Mill, Sherston, Malmesbury	—	—	—	65	,,	,,	853	6,850
Shropshire Farmers, 28, Talbot Chambers, Shrewsbury	—	—	—	1,226	,,	,,	29,553	90,707

A	B	C	D	E	F	G	H	I
							£	£
Siabod Co-op. Soc., Blaenddol, Dolwyddlan, Carnarvonshire	—	—	—	101	Trading	Requisites	67	2,870
Solva Farmers' Co-op. Society [illegible]	[illegible]	[illegible]	[illegible]	200	,,	,,	68	3,703
[illegible]	[illegible]	[illegible]	[illegible]	396	,,	,,	7,245	31,718
[illegible]	[illegible]	[illegible]	[illegible]	517	,,	,,	24,239	90,012
South Shropshire Farmers, Board of Trade Siding, Craven Arms, Shropshire	1918	Yes	Yes	259	,,	,,	9,106	49,151
South West Lancashire Farmers [illegible]	[illegible]	—	—	172	,,	,,	9,977	62,788
[illegible] Road, Corner, Winchester	[illegible]	—	—	960	Trading and marketing	Requisites, eggs, and poultry	27,384	473,508
Sowerby Bridge and District Dairy Farmers' and Milk Dealers' Assoc., The Nook, Sowerby Bridge	—	—	—	68	Trading	Requisites	302	17,070
Staffordshire Farmers, Bank Passage, Stafford	—	—	—	1,249	,,	,,	22,551	254,463
Stowupland Co-op. Food Production, The School House, Stowupland, Stowmarket	—	—	—	69	,,	,,	17	8
Swaledale Farmers' Association, Fremington Yard, Reeth, Richmond, Yorks	—	—	—	110	,,	,,	702	6,833
Swansea and District Farmers' Assoc., 41, Wind St., Swansea	—	—	—	89	,,	,,	319	8,227
Talsarnau and District Co-op Soc., Cambrian Buildings, Talsarnau, Merioneth	1914	—	5%	272	,,	,,	74	91,09
Tees-Side Farmers, 9, Horse Market, Darlington	—	—	—	669	,,	,,	23,256	236,515
Towyn Farmers, Ceuforn House, Towyn, Merioneth	—	—	—	53	,,	,,	245	3,256
Trawsfynydd Farmers' Co-op Soc., Trawsfynydd Co-op Stores, Trawsfynydd, Merioneth	—	—	—	273	,,	[illegible]	136	15,769
Vale of Aeron Agric. Co-op Stores, Felinfach, Cardiganshire	—	—	—	275	,,	,,	310	9,505
Vale of Clwyd Agric. Co-op Soc., House of Mr. A. E. Jones, Tan-y-Graig, Dyserth, Flint	—	—	5%	540	,,	,,	4,000	20,000
Vale of Rheidol Agric. Co-op Soc., Nantybenglog, Capel Sion, Aberystwyth	—	—	—	40	,,	,,	3	55
Vale of Tivvy Agric. Society, The Stores, Priory Street, Cardigan	—	—	—	865	,,	,,	487	52,834
Wakefield and District Farmers, Central Cornmill, Pincham St., Wakefield	1919	Yes	6%	102	Trading and marketing	Requisites and produce	2,844	33,207

A	B	C	D	E	F	G	H	I
Wanborough District Agric Co-op. Soc., House of Mr. G. Gibbs, Burycroft, Wanborough, Swindon	1912	Yes	No	44	Trading	Requisites	£ 106	526
Warwickshire Farmers, Guild Street, Stratford-on-Avon	—	—	—	510	,,	,,	21,640	48,427
Wealden Farmers, Station Yard, Oxted, Surrey	1911	Yes	—	223	,,	,,	1,099	14,957
West Breconshire Farmers' Assoc., 8, Ship Street, Brecon	—	—	—	471	,,	,,	4,865	25,942
West Cumberland Farmers' Trading Soc., 140 Queen St, Whitehaven	—	—	—	634	,,	,,	15,949	182,776
West Devon and North Cornwall Farmers, Stanhope Hotel, Holsworthy	—	—	—	388	,,	,,	7,785	90,697
West Glamorgan Farmers' Assoc, The Station, Llangyfelach, Swansea, Glam.	—	—	—	192	,,	,,	401	11,690
West Hereford and Radnor Farmers, Oddfellows' Hall, Church Street, Kington	—	—	—	92	,,	,,	2,766	10,122
West Surrey Farmers' Assoc., Market Buildings, Woodbridge Road, Guildford	1907	—	—	549	,,	,,	743	53,073
Westend and District Agric Co-op. Soc, Co-op. Stores, Westend, Southampton	—	—	—	41	,,	,,	97	719
West Midland Farmers' Assoc, Gloucester	1902	Yes	Yes	1,228	,,	,,	20,535	112,266
Weston Rhyn Farmers, Preesgweene, Weston Rhyn, Oswestry	—	—	—	86	,,	,,	738	9,978
[illegible]	[illegible]	[illegible]	—	105	,,	,,	1,017	6,491
[illegible] Blackburn	[illegible]	[illegible]	—	107	,,	,,	3,539	30,249
Wharfdale Farmers' Trading Assoc, Leathley Mill, Otley	—	—	—	232	,,	,,	167	22,458
Whitby and District Farmers' Co-op. Soc, Loftus, Yorkshire	—	—	—	230	,,	,,	7,574	34,423
Whitland Farmers' Co-op Soc., The Stores, Whitland, Carm.	—	—	—	161	,,	,,	2,152	21,924
Wiltshire Agric. Co-op. Soc., 6, Bath Road, Nelksham	—	—	—	967	,,	,,	6,687	51,759
Wnion District Agric. Co-op Soc., Victoria Buildings, Meyrick Street, Dolgelley	—	—	—	90	,,	,,	56	2,374
Woodham Co-op Society, 64, Finsbury Pavement, London	—	—	—	14	,,	,,	40	—
Wortley and Tankersley Farmers' Co-op Soc., 130, Tankersley, Barnsley	—	—	—	87	,,	,,	23	2,898

A	B	C	D	E	F	G	H	I
							£	£
Wrexham and District Farmers' Co-op. Trading Soc., Charles Street Mills, Wrexham	—	—	—	217	Trading	Requisites	9,599	49,417
Wyke and District Trading Soc., 92, Town Gate, Wyke, Bradford	—	—	—	138	,,	,,	196	3,786
Wynnstay Farmers' Association, Bronwylfa, Llansantffraid, Montgomery	—	—	—	533	,,	,,	4,933	34,450
Yorkshire Farmers, 51, Skeldergate, York	—	—	—	816	,,	,,	39,250	347,452
Ysbyttyifan Farmers' Assoc., Penybont, Ysbyttyifan, Bettws-y-Coed, Carnarvonshire	—	—	—	83	,,	,,	94	2,975

SMALL HOLDING SOCIETIES

A	B	C	D	E	F	G	H	I
Abingdon S.H. Soc., Ltd., Swinburne Road, Abingdon, Berks	—	Yes	Yes	63	Marketing	Produce	14	—
Ashington and Hirst S.H., Ltd., 17½, George Street, Ashington, Northumberland	—	,,	,,	153	,,	,,	146	—
Barnoldswick and District S.H. Assoc., Chemy Dene, Rainhall Rocks, Barnoldswick	—	,,	,,	73	,,	,,	193	—
Binley (Coventry) S.H., Ltd., 16, Centaur Road, Coventry	—	,,	,,	7	,	,,	33	—
Bishop Auckland and District S.H. Soc., Ltd., 12, Arthur Terrace, Cockton Hill, Bishop Auckland	—	,,	,,	8	,,	,,	9	—
Bournemouth and District Ex-Servicemen's S.H. Assoc., Redhill Nurseries, Bournemouth	—	,,	,,	79	,,	,,	149	—
Bromley S.H., Ltd., 79, Park End, Bromley	—	,,	,,	170	,,	,,	27	—
Broom S.H., Ltd., Lacorston House, Broom, Ferryhill, Co. Durham	—	,,	,,	24	,,	,,	42	—
[illegible]		,,	,,	27	,,	,,	—	—
[illegible]		,,	,,	38	,,	,,	35	—
Coates and District S.H. Soc., Ltd., Fold House, Coates, Peterborough, Cambridge	—	,,	,,	104	,,	,,	41	695
[illegible]		,,	,,	72	,,	,,	14	48
[illegible] ... ton, Bedford		,,	,,	39	,,	,,	44	—
Croxley Green S.H. Co-op. Soc., Ltd., 4, Watford Road, Watford, Herts	—	,,	,,	59	,,	,,	22	—

A	B	C	D	E	F	G	H	I
							£	£
Croydon S H. Co-op. Soc , Ltd ,	—	Yes	Yes	104	Marketing	Produce	94	—
		,,	,,	32	,,	,,	25	—
Jacobs, Freeman Lane, Denford, Thrapston		,,	,,	15	,,	,,	6	—
Denholme S H. Assoc., Ltd., Fern Cottage, Buck Street, Denholme, Bradford	—	,,	,,	46	,,	,,	213	1,483
Eastwoodbury S.H., Ltd , Eastwoodbury Farm Office, Rochford, Essex	—	,,	,,	75	,,	,,	37	923
Epsom and Sutton District S H Soc., Ltd , North Looe, Ewell	—	,,	,,	60	,,	,,	217	—
Ferryhill Village S H. Soc , Ltd., 29, Lightfoot Terrace, Ferryhill	—	,,	,,	20	,,	,,	96	—
		,,	,,	324	,,	,,	103	—
		,,	,,	11	,,	,,	193	—
		,,	,,	65	,,	,,	1,305	128
Keighley		,,	,	42	,,	,,	16	—
Kempston S H. Soc., Ltd., The Welcome, High Street, Kempston, Bedford	—	,,	,	82	,	,,	89	183
Keyworth S.H., Ltd., House of Mr. W. Doleman, Keyworth, Nottingham	—	,,	,,	18	,,	,,	3	—
Laindon and District S H., Ltd , The Brambles, High Road, Laindon, Romford	—	,,	,,	157	,,	,,	112	5
Lakenheath S.H. Assoc., Ltd , Anchor Lane, Lakenheath, Brandon, Suffolk	—	,,	,,	24	,,	,,	1	—
Leicester Co-op. S H. Assoc , Ltd , Brookvale House, Cosby, Leicester	—	,,	,,	82	,,	,,	924	2
Lincs and Norfolk S.H. Assoc., Ltd , 34, Priestgate, Peterborough	—	,,	,,	20	,,	,,	962	—
Mansfield S H., Ltd., House of Mr. T. A. Townsend, Little Carter Lane, Mansfield	—	,,	,,	135	,,	,,	36	—
Market Lavington and Easterton S.H. Soc., Ltd., 8, Council Cottages, New Rd., Market Lavington, Wilts.	—	,,	,,	16	,,	,,	4	—
Mere and District S H , Ltd., residence of Mr. Walter Burden, North Road, Mere, Wilts	—	,,	,,	45	,,	,,	415	12
Mersea S.H Assoc., Ltd., Essex		,,	,,					
Milton and District S.H. Co-op. Soc., Ltd., Red House, Milton, Cambridge	—	,,	,,	110	,,	,,	2,250	7,823

A	B	C	D	E	F	G	H	I
							£	£
Oadby Co-op. S.H. Assoc., Ltd., The Lindens, Stoughton Road, Oadby, Leicester	—	Yes	Yes	70	Marketing	Produce	38	—
Over (Cambs) Ex-Servicemen's Land Soc., Ltd., High Street, Over, Cambridge	—	,,	,,	40	,,	,,	8	—
Oxenhope Ex-Servicemen's Assoc., Ltd., 28, Lowertown, Oxenhope, Keighley	—	,,	,,	89	,,	,,	66	1
Pocklington and District S.H. Soc., Ltd., The Old Vicarage, Bishop Wilton, Yorkshire	—	,,	,,	18	,,	,,	8	—
Ponders End and District S.H Assoc., Ltd , 52, Kingsway, Ponders End, Middlesex	—	,,	,,	203	,,	,,	10	2
Poole S.H. Assoc., Ltd., Ord Wareham Road, Oakdale, Poole	—	,,	,,	20	,,	,,	16	—
Potton and District S.H., Ltd , Hill View, Biggleswade Road, Potton, Sandy	—	,,	,,	66	,,	,,	57	—
Radstock and District S.H Society, Ltd., 16, Mendip View, Radstock, Bath	—	,,	,,	110	,,	,,	64	—
Renhold and District S.H. Society, Bedfordshire	—	,,	,,					
[illegible]	—	,,	,,	67	,,	,,	23	—
[illegible]	—	,,	,,	14	,,	,,	131	—
[illegible]	—	,,	,,	62	,,	,,	114	—
[illegible] Assoc , Hawthornes, Mount Lane, Monks Path, Shirley, Birmingham								
Soham S H., Ltd., People's Hall, Station Road, Soham, Cambs	—	,,	,,	37	,,	,,	51	10
South Woodham S H. and Social Soc., Ltd., *Stores, rear of* Railway Hotel, South Woodham, Chelmsford	—	,,	,,	137	,,	,,	132	1,763
Spenborough S.H. Assoc., Ltd., Yorks	—	,,	,,					
Stoke Albermoor S.H. Assoc., Warwickshire	—	,,	,,					
Stoke Works and District S.H. Soc., Ltd., Astwood Cottages, Stoke Works, Bromsgrove, Worcs	—	,,	,,	24	,,	,,	203	—
Stotfold Co-op. S H., Ltd., Manor Farm, Stotfold, Baldock, Herts	—	,,	,,	29	,,	,,	175	—
Stourbridge S.H., Ltd , Worcs	—	,,	,,					
Street and District S.H Assoc., Ltd , 6, Cranhill Road, Street, Somerset	—	,,	,,	92	,,	,,	*109*	—
Sturminster Newton S H., Ltd., Dorset	—	,,	,					
Sutton and District Comrades' Land and Trading Soc., Ltd., Royal *Arms Hotel, Sutton, Ely*	—	,,	,,	36	,,	,,	173	—

A	B	C	D	E	F	G	H	
Sutton-in-Craven S.H. Assoc , Ltd., 13, Park Avenue, Sutton in-Craven, Keighley	—	Yes	Yes	27	Marketing	Produce	£ 33	
Sutton Valence S.H., Mount Pleasant, Sutton Valence, Maidstone	—	,,	,,	29	,,	,,	16	—
Throston S.H. Soc., Ltd., Durham	—	,,	,,					
Tideswell and District Ex-Servicemen's Club S.H. Soc., Ltd., Commercial Rd., Tideswell, Buxton	—	,,	,,	12	,,	,,	7	—
Wayland S H. Assoc., Ltd., the residence of Mr. W. B Taylor, High Street, Watton, Thetford	—	,,	,,	26	,,	,,	13	—
West Herts Co-op. S H. Soc., Ltd , The Haven, Chipperfield, Kings Langley, Herts	—	,,	,,	316	,,	,,	33	—
West Sussex S.H. Assoc., Ltd., Sussex	—	,,	,,					
Whissonset S.H. Credit Soc., Ltd , Norfolk	—	,,	,,					
Whittlesea and District S.H Assoc., Ltd., 12, Cemetery Rd., Whittlesea, Cambs	—	,,	,,	100	,,	,,	23	217

SMALL HOLDING AND ALLOTMENT SOCIETIES

A	B	C	D	E	F	G	H	
Altrincham, Bowden, Hale, and District A. and S.H. Soc., Ltd., 11, Mill Street, Altrincham	—	Yes	Yes	330	Marketing	Produce	16	—
Amble S H. and A. Assoc., Northumberland	—	,,	,,					
Ashley Down and District S H. and A. Assoc., Ltd., 26, Station Road, Ashley Down, Bristol	—	,,	,,	651	,,	,,	41	100
Barnsley S H. and A Soc , Ltd., 25, Mount Street, Barnsley	—	,,	,,	105	,,	,,	81	—
Barrowby and District A. and S H Assoc , Fairview Cottage, High Road, Barrowby, Grantham	—	,,	,,	146	,,	,,	7	62
Beeches A. and S.H , Ltd., Charles Edward Road, South Yardley, Birmingham	—	,,	,,	82	,,	,,	1,944	45
Benwick and District A. and S.H., Ltd., G. Oldfield, Russell Road, Benwick, March	—	,,	,,	68	,,	,,	538	197
Biggleswade and District S.H and A. Soc., Ltd., Mr. E. S. King, Stratton Street, Biggleswade	—	,,	,,	118	,,	,,	161	—
Blyth S.H. and A. Assoc., Ltd., 44, First Avenue, Blyth	—	,,	,,	439	,,	,,	77	—
Boreham S.H. and A. Assoc., Ltd , Essex	—	,,	,,					
Boston and District A. Gardeners' and S.H. Assoc., Ltd., 19, Tooley Street, Skirbeck, Boston, Lincs	—	,,	,,	92	,,	,,	30	229

A	B	C	D	E	F	G	H	I
							£	£
Bournemouth and District S H and A. Soc., Ltd., 393, Wimborne Road, Moordown, Bournemouth	—	Yes	Yes	269	Marketing	Produce	82	—
Branston and District A. and S H. Assoc., Ltd., The Cottage, Branston, Lincoln	—	,,	,,	149	,,	,,	17	7
Brington S.H. and A., Ltd., School House, Little Brington, Northampton	—	,,	,,	39	,,	,,	40	—
Bristol and District S.H and A. Federation, Ltd, 3, Field Place, Two Mile Hill Road, Bristol	—	,,	,,	23	,,	,,	16	521
Bulwell S.H. and A. Assoc., Ltd, 2, Kersall Drive, Highbury Road, Bulwell, Notts	—	,,	,,	625	,,	,,	54	29
Burford A. and S H Soc., Oxon	—	,,	,,					
	—	,,	,,	59	,,	,,	21	—
Bushey Co-op. S.H and A. Assoc., Ltd, Bradfield, Bushey Grove Rd., Watford	—	,,	,,	36	,,	,,	20	—
Carlin How S.H. and A Assoc., Ltd, 46, Maynard St., Carlin How, Yorks	—	,,	,,	192	,,	,,	19	34
Castle Cary and District S.H. and A. Soc, Ltd, 7, Cumnock Road, Castle Cary, Bath	—	,,	,,	39	,,	,,	2	11
Charlton Kings A and S.H. Assoc, Charlton Kings, C. and I., Cheltenham	—	,,	,,	94	,,	,,	37	598
Cheltenham and District A and S H. Soc., Ltd., 23, Bennington Street, Cheltenham	—	,,	,,	343	,,	,,	278	—
Chiltern S.H. and A. Assoc., Ltd., 8, Oswald Terrace, Chiltern Bridges, Ferryhill, Durham	—	,,	,,	106	,,	,,	9	67
Clipston and District S H. and A. Soc., Ltd., The Green, North Kilworth, Rugby	—	,,	,,	19	,,	,,	42	—
Coalville and District S.H. and A. Soc., Ltd., 121, North St, Hugglescote, Leicester	—	,,	,,	440	,,	,,	668	130
Coventry Gardeners and S H Federation, Ltd, 25, Berkley Road, Coventry	—	,,	,,	34	,,	,,	54	—
Cradley and District S H. and A Soc., Ltd, 45, Corngreaves Road, Cradley Heath	—	,,	,,	141	,,	,,	26	—
Crosby and District A and S H Assoc., Ltd, 19, George Street, Crosby, Scunthorpe, Lincs	—	,,	,	179	,,	,,	45	—
Darlington and District S H. and A Assoc., Ltd., 7, York Street, Albert Hill, Darlington	—	,,	,,	237	,,	,,	17	89
Darton and District S H. and A. Soc., Ltd., Yorks.	—	,,	,,					

A	B	C	D	E	F	G	H	I
							£	£
Easington Colliery A. and S.H. Soc., Ltd., Club Premises, Seaside Lane, Easington Colliery, Durham	—	Yes	Yes	425	Marketing	Produce	32	5,872
East and West Harnham S.H. and A. Soc., Ltd., 14, Harnham Road, Salisbury	—	,,	,,	233	,,	,,	12	58
East Bridgford Gardeners' A. and S.H. Assoc., Ltd., Red Barn, East Bridgford, Notts	—	,,	,,	66	,,	,,	7	114
East Worcestershire S.H and A Co-op. Soc , 95, Yew Tree Lane, South Yardley, Birmingham	—	,,	,,	161	,,	,,	51	40
Eldon Valley A. and S H Soc , 10, Grange Avenue, Auckland Park, Bishop Auckland	—	,,	,,	780	,,	,,	80	—
Fareham District A. and S.H Soc , Irene, Brockhurst Road, Gosport	—	,,	,,	262	,,	,,	41	—
Faringdon and District S H and A. Soc., Malborough Street, Faringdon, Berks	—	,,	,,	68	,,	,,	4	2
Ferryhill Station Workmen's Club and Institute, Durham Rd , Ferryhill, Durham	—	,,	,,	307	,,	,,	57	10
Frampton Cotterell and District A. Holders and S. Growers, Ltd., Council School, Frampton Cotterell, Bristol	—	,,	,,	203	,,	,,	15	242
Goole S.H. and A. Assoc., Ltd , 3, Broadway, Goole	—	,,	,,	281	,,	,,	29	26
Grove Hill and District S H and A Assoc., Ltd , Old Longland's Farm, Grove Hill, Middlesbrough	—	,,	,,	478	,,	,,	382	9
Haynes S.H. and A. Holders' Soc , Bedfordshire	—	,,	,,					
Highly and District A. and S H Soc., Ltd , 6, Block 18, Garden Village, Highly, Kidderminster	—	,,	,,	87	,,	,,	33	—
High Wycombe and District S H. and A H., Ltd , Hillside, Oakridge Wood, High Wycombe	—	,,	,,	47	,,	,,	102	—
Hucknall and District S.H and A Assoc., 47, Bentinck St., Hucknall, Notts	—	,,	,,	258	,,	,,	21	83
Hummersknot A. and S H. Assoc., Tubwell Row Buildings, Market Place, Darlington	—	,,	,,	44	,,	,,	5	—
Irchester S.H. and A. Assoc , Ltd., W.M C , Irchester, Wellingborough	—	,,	,,	15	,,	,,	26	—
Irlam, Cadishead, and District A and S H. Assoc., Ltd , 4, Lynton Avenue, Cadishead, Manchester	—	,,	,,	330	,,	,,	17	—
Kemerton and District S H and A. Soc., Ltd , The Church of England School, Kemerton, Tewksbury	—	,,	,,	100	,,	,,	28	—

A	B	C	D	E	F	G	H	I
							£	£
Kings Cliffe S.H. and A. Soc., Ltd., School House, Kings Cliffe, Peterborough	—	Yes	Yes	59	Marketing	Produce	12	47
Litchfield and District A., Gardens, and S.H. Soc., 27, Ivanhoe Road, Litchfield	—	,,	,,	236	,,	,,	12	15
Market Drayton and District A. and S.H. Soc., 12, Cemetery Road, Market Drayton, Salop	—	,,	,,	43	,,	,,	3	—
Marshfield S H. and A. Soc., Ltd., Home Farm, Marshfield, Chippenham, Gloucestershire	—	,,	,,	20	,,	,,	59	—
Misterton and District S H. and A Assoc., Ltd, Notts	—	,,	,,					
Moulton and District S.H. and A. Soc, Ltd., Westfield Cottage, Moulton, Northampton	—	,,	,,	46	,,	,,	82	103
Newbiggin and District A. and S.H., 2, Beach Terrace, Newbiggin-by-the-Sea, Northumberland	—	,,	,,	660	,,	,,	60	—
North Berks S H and A. Soc., Ltd., Estate Office, Kingston Bagpuize, Abingdon, Berks	—	,,	,,	41	,,	,,	617	—
North Ormsby and Cargo Fleet S H. and A. Assoc, Yorks	—	,,	,,					
Nottingham Co-op. A. and S H., Ltd., 173, Pym Street, Carlton Road, Notts	—	,,	,,	35	,,	,,	46	—
Ombersley A. and S.H, Ltd., Uphampton, Ambersley, Worcester	—	,,	,,	131	,,	,,	7	—
Pegswood and District A. and S H *Assoc., Garden Cottage, Pegswood,* Morpeth	—	,,	,,	85	,,	,,	50	9
Pickering S H and A. Assoc., 18, Potter Hill, Pickering	—	,,	,,	63	,,	,,	17	—
Priors Marston S.H. and A., Ltd, The Forge, Priors Marston, Byfield, Northampton	—	,,	,,	30	,,	,,	21	—
Raunds, A. and S.H. Assoc., Ltd, School House, Raunds, Wellingborough	—	,,	,,	304	,,	,,	15	43
Ryton and District S.H. and A. Co-op. Soc., Ltd., Wyandotte Farm, Crawcrook, Ryton, Durham	—	,,	,,	129	,,	,,	276	120
Shefford and District S.H. and A. Soc, Ltd, Bedfordshire	—	,,	,,					
Shenley and District S.H and A. Soc., Ltd., 1, Hawthorne Villas, London, Colney, St. Albans	—	,,	,,	53	,,	,,	15	—
Shepton Beauchamp and District S.H. and A. Assoc., Ltd., Mr George Gifford England, Shepton Beauchamp, Seavington, Somerset	—	,,	,,	51	,,	,,	28	—
Sholing and District S H. and A. Soc, Ltd, Kits Coty, Spring Road, Sholing, Southampton	—	,,	,,	562	,,	,,	200	1,212

A	B	C	D	E	F	G	H	I
							£	£
Silverstone S H. and A. Soc., Ltd, Northants	—	Yes	Yes		Marketing	Produce		
Somersham and District S.H. and A. Assoc, Ltd., High St., Somersham, St. Ives, Hunts	—	,,	,,	181	,,	,,	465	—
Sunninghill and District S.H. and A Assoc., Woodbine Villa, Sunninghill, Ascot	—	,,	,,	79	,,	,,	7	417
Sutton S.H and A. Assoc., Ltd., [illegible]	—	,,	,,	99	,,	,,	47	—
[illegible]		,,	,,	97	,,	,,	6	53
[illegible] Road, Walton, Felixstowe		,,	,,	80	,,	,,	4	—
Upton-on-Severn and District A. and S.H. Assoc., Worcs	—	,,	,,					
Wainfleet and District S H. and A. Assoc., The Market Place, Wainfleet, Lincs	—	,,	,,	77	,,	,,	66	—
Wearside S H. and A., 17, Francis Street, Fulwell Road, Roker, Sunderland	—	,,	,,	360	,,	,,	48	6
Weedon and District S.H. and A Soc, Ltd., 26, South St., Weedon, Northants	—	,,	,,	101	,,	,,	28	—
Welford S.H. and A. Soc, Peacock Inn, Welford, Rugby	—	,,	,,	41	,,	,,	2	—
West of England S.H. and A Council, Glos	—	,,	,,					
Witton Park and District A. and S H. Soc, 80, Gadren St., Witton Park, Durham	—	,,	,,	67	,,	,,	3	—
Wollaston S H. and A. Soc., W. J. Watts, Eastfield Rd, Wollaston, Wellingborough	—	,,	,,	9	,,	,,	56	—
Wolverhampton District A. and S.H. Council, Staffs	—	,,	,,					
Woolsthorpe and District A. and S.H. Assoc., The Chequers, Woolsthorpe, Grantham	—	,,	,,	97	,,	,,	5	211

MISCELLANEOUS

A	B	C	D	E	F	G	H	I
Amersham and Chesham Bois Food Production Soc., La Chaumière, Bois Lane, Chesham Bois, Chesham	—	Yes	Yes	87			149	—
Baildon Ex-Servicemen's Freehold Land Soc., 35, East Parade, Baildon, Shipley	—	,,	,,	44			1,303	—
Boxted Producers' Soc., Priory Farm, Boxted, Colchester	—	,,	,,	39			44	4,002

A	B	C	D	E	F	G	H	I
							£	£
Burnham on-Sea and Dist. Growers' Assoc., 33, High Street, Burnham-on-Sea, Somerset	—	Yes	Yes	234			20	—
Cannock and District Agric. Soc., 69a, Stafford Rd., Cannock, Staffs	—	,,	,,	388			25	—
Chatteris and District Agric. Co-op Soc., 61, New Road, Chatteris, Cambs	—	,,	,,	66			55	48
Cheshunt Land Club Co-op. Soc., 74, Albury Grove Road, Cheshunt, Waltham Cross	—	,,	,,	149			30	1
Great Barton and District Agric. Co-op. Soc., The Nest, Great Barton, Bury St. Edmunds	—	,,	,,					
Hedge End and District Market Gardeners' and Fruit Growers' Soc., Victoria Villa, Hedge End, Botley, Hants	—	,,	,,	33	Marketing	Produce	77	—
Hemingfield and District Poultry and Pig Keepers' Trading Soc, 10, School St., Hemingfield, Barnsley	—	,,	,,	49	Trading	Requisites	32	733
Kent Hills Agric. Co-op. Soc., East Hill Poultry Farm, Kemsing, Sevenoaks	—	,,	,,					
Keynsham 'Growers' Assoc, 5, Charlton Road, Keynsham, Bristol	—	,,	,,	207	Marketing	Produce	12	—
Lee and District Land Club Co-op, 13, Burnt Ash Hill, Lee, S.E. 12	—	,,	,,	374			37	33
Lees and District Poultry Society, Lancs	—	,,	,,					
Littlemore and District Food Production Soc., Oxon	—	,,	,,					
Lurgashall and Dist. Producers' Assoc., Sussex	—	,,	,,					
Merrow Land Club, Virginia Cottages, High Path Road, Merrow, Guildford	—	,,	,,	20			13	11
Nailsworth and District Agric. Co-op Soc., Mr. W. H. James, Chestnut Hill, Nailsworth, Stroud, Glos	—	,,	,,	349			173	8,004
Nursery and Market Garden Industries Development Soc, Turners Hill, Cheshunt, Waltham Cross	—	,,	,,	168			35	—
Timberland and District Agric. Union, Timberland, Lincoln	—	,,	,,	59			56	—
Wellingborough and District Co-op Land Soc., 57, Stanley Road, Wellingborough	—	,,	,,	540			54	259
Westdale Freehold Land Co-op Soc., Kenrick Road, Westdale [illegible]	—	,,	,,	146			38	244
[illegible]		,,	,,	62			15	—
[illegible] Growers' Assoc., 9, Langport Road, Weston-super-Mare		,,	,,	637			91	—

Egg and Poultry Societies for England and Wales on page 368.

SCOTLAND

DAIRIES

A	B	C	D	E	F	G	H	I
							£	£
Coll Agric. Co-op., Armagour, Coll, Argyleshire	1917	Yes	Yes	28	Manufacture	Dairy produce	4	—
Craigie and Symington Farmers' Assoc., Kilmarnock, Ayrshire	1919	,,	,,	50	,,	,,	5,795	27,115
Creamery Assoc., Thankerton	—	—	—	48	,,	,,	3,970	31,473
Dalbeattie and Dist. Farmers' Assoc., 21, High St., Dalbeattie	1920	Yes	Yes	111	,,	,,	4,338	36,982
Dalry Farmers' Dairy Assoc., Ltd., Dalry, Ayrshire	1919	,,	,,	104	,,	,,	7,411	37,669
Dunlop Co-op. District Assoc., Dunlop, Ayrshire	1908	,,	,,	43	,,	,,	2,586	37,178
Fenwick Farmers' Co-op. Assoc., Waterside, Fenwick, Kilmarnock	1911	,,	,,	39	,,	,,	1,751	50,739
Galloway Creamery, Ltd., 8, Bridge Street, Stranraer	1920	,,	,,	289	,,	,,	21,252	149,427
Galston and District Farmers' Co-op. Assoc., The Creamery, Galston, Ayrshire	—	—	—	97	,,	,,	4,373	45,963
Inverness Farmers' Dairy, 5, Waterloo Place, Inverness	1912	Yes	Yes	22	,,	,,	1,618	25,836
Kilmaurs Dairy Assoc., Kilmaurs, Ayrshire	1909	,,	,,	50	,,	,,	381	50,316
Locheportside Agricultural Co-op., Locheport, North Uist, Inverness	1920	,,	,,	31	,,	,,	18	—
Lugton Co-op. Dairy Assoc., Lugton, Beith, Ayrshire	1908	,,	,,	39	,,	,,	2,468	24,511
Maybole and District Farmers' Assoc., Ltd., Kirkmichael, Maybole	1920	,,	,,	91	,,	,,	2,377	31,448
Newton-Stewart and District Farmers, 2, Princes Street, Newton Stewart	—	—	—	7	,,	,,	—	—
Portwilliam Dairy Farmers' Assoc., The Airlour Creamery, Portwilliam, Wigtownshire	1920	Yes	Yes	116	,,	,,	4,714	27,196
Rowallan Co-op. Dairy Assoc., Fenwick, Ayrshire	1906	,,	,,	35	,,	,,	1,663	35,091
South Ayrshire Farmers' Dairy Assoc., The Creamery, Pinwherry, Ayrshire	1920	,,	,,	47	,,	,,	4,396	10,787
Stewarton Dairy Assoc., North Stewarton, Ayrshire	1910	,,	,,	78	,,	,,	134	78,990
Stewartry Dairy Assoc., Union Bank of Scotland, Gatehouse of Fleet	1919	,,	,,	143	,,	,,	13,198	110,794
Strathendrick Farmers' Dairy Assoc., British Linen Bank, Balfron	1920	,,	,,	81	,,	,,	2,205	25,946

A	B	C	D	E	F	G	H	I
							£	£
Upper Nithsdale Dairy Farmers' Assoc., 61, High Street, Sanquhar, Dumfriesshire	1919	Yes	Yes	52	Manufacture	Dairy produce	5,311	16,34[illegible]
Wick Farmers' Dairy, 21, Francis Street, Wick, Caithness-shire	1925	—	—	—	,,	,,	—	—

EGGS AND POULTRY

A	B	C	D	E	F	G	H	I
Balemartin Agric. Co-op. Soc., Balemartin, Tiree, Scarinish, Oban, Argyleshire	1910	Yes	Yes	107	Collecting and marketing	Eggs	13	—
Baleshare and Illeary Agric Co-op Soc., Baleshare, North Uist, Inverness	1920	,,	,,	29	,,	,,	7	—
Benbecula (Central) Agric. Co-op. Soc., Liniclate, Benbecula, Inverness	1913	,,	,,	144	,,	,,	18	—
Bunessan and District Agric. Co-op. Soc., Bunessan, Mull, Argyleshire	1910	,,	,,	72	,,	,,	10	227
[illegible]	[illegible]	,,	,,	74	,,	,,	17	367
[illegible]	[illegible]	,,	,,	66	,,	,,	51	958
Deerness Agric Co-op. Society, East Bank, Deerness, Orkney	1909	,,	,,	119	Trading	Eggs and butter	61	7,539
Dounby Agric. Co-op Society, Dounby, Sandwick, Orkney	1909	,,	,,	51	Collecting and marketing	Eggs	33	2,543
Dunnet Agric. Co-op. Society, Brough, Thurso, Caithness-shire	1915	,,	,,	38	,,	,,	5	—
Eday Agric. Co-op. Society, [illegible]	1905	,,	,,	49	,,	,,	26	3,836
[illegible]	[illegible]			36	,,	,,	609	615
[illegible] Orkney	[illegible]			89	,,	,,	67	4,449
Forfar Poultry Society, The Pend, Forfar, Forfarshire	*1924*	,,	,,	*36*	,,	,,	30	722
Garrynamonie and Dist. Co-op Soc., Lochboisdale, Isle of South Uist, Inverness	1912	,,	,,	122	,,	,,	26	2,234
Harray Agric. Co-op. Society, Caperhouse, Harray, Orkney	1907	,,	,,	44	,,	,,	22	2,936
Holm *Agric. Co-op. Soc., Ltd.,* Holm	*1910*	,,	,,	107	Trading	Eggs and requisites	27	10,381
King Edward Agric. Co-op. Soc., Woodside, King Edward, Aberdeen	1911	,,	,,	34	,,	Eggs and poultry	21	422
Mount Blairy District Agric. Co-op. Soc., Boggiehead Farm, Alvah, Banff	—	,,	,,	16	,,	Eggs	—	4

A	B	C	D	E	F	G	H	I
							£	£
Muirs of Fyvie Agric. Co-op., Overhall, Millbrex, Fyvie, Aberdeen	—	—	—	35	Collecting and marketing	Eggs	9	—
North Harris Agric. Co-op Soc, 10, Ardhasaig, Tarbert, Inverness	1914	Yes	Yes	8	,,	,,	1	26
North Ronaldshay Agric. Co-op. Soc, North Ronaldshay, Orkney	1914	,,	,,	46	,,	,,	45	4,800
Orphir Agric. Co-op. Society, Greenigoe, Orphir, Orkney	1907	,,	,,	29	,,	,,	13	1,376
Papa Westray Agric. Co-op Soc., 2, New Houses, Papa Westray, Orkney	1910	,,	,,	51	,,	,,	21	1,744
Rogart Agric. Co-op Society, Incheape, Rogart, Sutherland	1914	,,	,,	81	,,	,,	10	448
Rousay Agric. Co-op. Society, Upper Knarstane, Rousay, Orkney	1910	,,	,,	96	,,	,,	230	6,184
Ruaig and District Agric. Co-op. Soc., Ruaig, Tiree, Argyle	1910	,	,,	63	,,	,,	16	1,409
St. Margaret's Hope Agric Co-op Soc., Bayview, St. Margaret's Hope, Orkney	1909	,,	,	86	,,	,,	67	2,736
Sanday Agric. Co-op. Society, Cross, Sanday, Orkney	1906	,,	,,	113	,,	,,	50	6,124
Sandwick Agric Co-op. Soc, Sandwick, Shetland	1912	,,	,,	75	,,	,,	22	944
Scrafskerry Agric. Co-op. Soc., Scrafskerry, Thurso, Caithness-shire	—	,,	,,	47	,,	,,	12	725
Scottish Farm and Poultry Produce Federation, 5, St Andrews Square, Edinburgh	1912	,,	,,	175	,,	,,	48	23,711
South Dunrossness Agric. Co-op. Soc, Scholland, Virkie, Dunrossness, Shetland	1910	,,	,,	60	,,	,,	17	474
South Pier Agric Co-op Soc, Dale, Eday, Kirkwall, Orkney	1917	,,	,,	33	,,	,,	19	877

GENERAL

A	B	C	D	E	F	G	H	I
Abriachan Agric. Co-op. Soc., School House, Abriachan, Inverness	—	—	—	16	Trading	Requisites	8	—
Appin Agric. Co-op. Society, School House, Appin, Argyle	1917	Yes	Yes	27	,,	,,	10	304
Arbroath and District Agric Co-op. Soc., 22, Commerce Street, Arbroath, Forfarshire	1913	,,	,,	29	,,	,,	81	—
Ardelve and District Agric. Co-op., Ardelve, Kyle, Ross-shire	1925	,,	,,					

A	B	C	D	E	F	G	H	I
							£	£
Ardgour Agric. Co-op Society, The Manse, Ardgour, Argyleshire	1912	Yes	Yes	31	Trading	Requisites	22	218
Ardnamurchan Agric. Co-op. Soc., Kilchoan, Argyle	1918	,,	,,	35	,,	,,	9	24
Ardross Agric Assoc., Fernbank, High Street, Alness, Ross-shire	1910	,,	,,	79	,,	,,	125	2,998
Arran Southend Agric Co-op Soc, Clachaig, Kilmorie, Isle of Arran	1912	,,	,,	96	,,	,,	73	2,844
Avondale Farmers' Trad. Soc, [illegible]	1914	,,	,,	81	,,	,,	20	1,106
[illegible]				89	,,	,,	23	—
[illegible]				40	,,	,,	10	—
[illegible] Torlum, Benbecula, Inverness				62	,,	,,	79	1,731
Benderlock Agric. Soc., Ledaig, Argyleshire	1912	,,	,,	53	,,	,,	21	3
Bernera (Harris) *Crofters'* Co-op. Soc., P.O., Bernera, Lochmaddy	*1921*	,,	,,	*58*	,,	,,	14	1,898
Bernera (Stornoway) Agric. Co-op. Soc., 11, Hacklite, Bernera, Stornoway	1913	,,	,,	71	,,	,,	10	7
Blairgowrie and Dist. Farmers' Trading Assoc., Bank Building, 32, Well Meadow, Blairgowrie, Perthshire	1922	,,	,,	14	,,	,,	10	1,425
Border Farmers' Trading Soc, Ash Cottage, Newtown, St Boswells, Melrose, Berwick	1913	,,	,,	150	,,	,,	358	12,341
Brora Co-op. Society, Brora, Sutherland	*1913*	,,	,,	*64*	,,	,,	15	351
Browsnfield Ex-Service Smallholders' Assoc., 4, Brownsfield, Inchinnan, Renfrew	1925	,,	,,	—			—	—
Broxburn Agric Co-op., Oldtown Dairy, Broxburn	—	—	—	21	,,	,,	5	—
Buchan Farmers' Assoc., Claystyles, Memsie, Fraserburgh	—	—	—	81	,,	,,	1,064	—
Buchlyvie and Vale of Menteith Horse Breeding and Stock Improvement Soc., 5, St. Andrew Square, Edinburgh	1915	Yes	Yes	*112*	,,	,,	54	1,658
Bute Farmers' Trading Society, 14, Castle Hill Street, Rothesay, Buteshire	1918	,,	,,	18	,,	,,	38	64
Castlebay Agric Co-op. Soc., Castlebay, Barra, Inverness	1918	,,	,,	177	,,	,,	118	1,394
Central Agric. Co-op. Society, Skelberry, Dunrossness, Lerwick, Shetland	1920	,,	,,	174	,,	,,	149	231

A	B	C	D	E	F	G	H	I
							£	£
Clydeside Fruit and Tomato Growers' Assoc., Hill of Orchard, Carluke, Lanarkshire	1920	Yes	Yes	43	Trading	Requisites	196	1,211
Clyth Agric. Co-op. Society, Lybster, Latheron, Caithness	—	,,	,,	26	,,	,,	7	109
Coldingham Agric. Assoc., Duncluthа, Coldingham, Berwickshire	—	—	—	15	,,	,,	185	984
Collennan and District Smallholders' Co-op. Soc., 15, Holding, Collenan, Troon, Ayrshire	1921	Yes	Yes	10	,,	,,	10	225
Colliston Agric. Co-op. Society, Colliston Mill, Colliston, Arbroath, Forfarshire	—	,,	,,	32	,,	,,	8	394
Crieff Agric. Co-op. Soc., The Institute, Crieff	—	—	—	37	,,	,,	27	—
Cunningsburgh Agric. Co-op Soc., Greenfield, Cunningsburgh, Zetland	1913	Yes	Yes	44	,,	,,	13	940
Daliburgh (Central) Agric Co-op. Soc., Daliburgh, Lochboisdale, Inverness	1913	,,	,,	126	,,	,,	25	1,250
Damhead and District Agric Co-op. Soc, Elvandale, Loanhead, Midlothian, Edinburgh	1924	,,	,,	23	,,	,,	11	—
Darvel and District Agric. Co op. Assoc., Green St., Darvel, Ayrshire	1920	,,	,,	102	,,	,,	54	778
Denny and District Farmers' Trading Assoc., Headswood, Denny, Stirlingshire	1911	,,	,,	39	,,	,,	62	2,149
Dervaig Agric. Co-op Society, Ardow East, Dervaig, Mull	1919	,,	,,	44	,,	,,	13	1,086
Dornoch Co-op. Soc., Birichin, Dornoch, Sutherland	1913	,,	,,	94	,,	,,	24	222
Dulnain Bridge Farmers' Assoc., Easter Gallovie, Dulnain Bridge, Inverness	1922	,,	,,	10	,,	,,	10	237
Dunscore Farmers' Co-op. Soc, Slatehouse, Moniaire, Dumfries	1924	,,	,,	—			—	—
Duror Agric. Co op. Society, Tighbhan, Duror, Argyle	1922	,,	,,	19	,,	,,	5	58
East of Scotland Agric. Co-op Soc, 61, Reform St., Dundee, Forfarshire	1909	,,	,,	148	,,	,,	862	17,057
Eriskay Agric. Co-op. Society, Eriskay, Lochboisdale, Inverness	1918	,,	,,	66	,,	,,	59	1,279
Errol and District Blacksmiths' Assoc, Allan Cottage, Errol, Perth	1921	,,	,,	8	,,	,,	526	572
Eshiels Smallholders' Co-op Society, Eshiels, Peebles	1921	,,	,,	18	,,	,,	7	70
Eskdale and Liddesdale Agric Trading Soc., Terrona, Langholm, Dumfries	1909	,,	,,	237	,,	,,	238	13,534

A	B	C	D	E	F	G	H	I
							£	£
Farm Supply Assoc. of Scotland, 3, Wellington Place, Leith, Edinburgh	—	Yes	Yes	1,821	Trading	Requisites	4,011	90,236
Finsbay and District Crofters' Co-op. Soc., Finsbay, Obbe, Harris, Inverness	1920	,,	,,	28	,,	,,	9	207
Fisherie Overbrae and District Agric. Co-op. Soc., Netherbrae, Fisherie, Turriff, Aberdeen	—	,,	,,	133	,,	,,	33	1,430
Freswick Agric. Co-op. Society, Skirza, Freswick, Canisbay, Caithness	1914	,,	,,	26	,,	,,	28	7
Gairloch Agric. Co-op. Society, Drumdarroch, Gairloch, Ross-shire	1918	,,	,,	59	,,	,,	9	183
Geocrab District (Harris) Co-op. Soc., Geocrab, Harris, Inverness	1920	,,	,,	21	,,	,,	5	—
Germish Co-op. Soc., Gerinish, South Uist, Inverness	1917	,,	,,	44	,,	,,	24	1,566
Girvan District Trading Soc., Girvan, Ayrshire	1914	,,	,,	16	,,	,,	12	787
Glenbervie and District Agric. *Soc., East Town of Glenbervie,* Drumlithie, Kincardineshire	1920	,,	,,	50	,,	,,	189	2,049
Glenelg Agric. Co-op Society, Kirkton, Glenelg, Inverness	1910	,,	,,	83	,,	,,	4	550
Glengerry Agric Co-op. Society, *The Poultry Store, Invergarry,* Inverness	1909	,,	,,	97	,,	,,	10	932
Glenorchy Agric. Co-op. Soc., Edindonich, Dalmally, Argyle	1922	,,	,,	19	,,	,,	5	—
Gretna and District Small-holders' *Assoc., 4, Annam* [illegible]	1922	,,	,,	44	,,	,,	15	97
[illegible]			,,	33	,,	,,	33	2,266
[illegible] *Soc., 2, Inglis St, Inverness*			—				—	—
Inverurie Farmers' Assoc., 12, Constitution Street, Inverurie, Aberdeen	1921	Yes	Yes	6	,,	,,	1,426	1,022
Islay Farmers' Co-op. Society, Bruick Laddich Pier, Islay	—	—	—	205	,,	,,	297	5,084
Kilbirnie and Dist. Farmers' Assoc., Burnside Farm, *Kilbirnie, Ayrshire*	1916	Yes	Yes	27	,,	,,	16	64
Kilmalcolm and District Dairy Assoc., Cathcart St, Greenock, Renfrewshire	1909	,,	,,	69	,,	,,	19	179
Kilmallie Agric. Co-op Society, *Corpach, Kilmallie, Inverness*	1909	,,	,,	73	,,	,,	8	—
Kilpatrick Farmers' Soc., 7, Main St., Milngavie, Glasgow, Dumbartonshire	1910	,,	,,	92	,,	,,	740	15,692

A	B	C	D	E	F	G	H	I
							£	£
Kincardine (Ross-shire) Agric Co-op. Soc., Ardgay, Ross-shire	—	—	—	32	*Trading*	*Requisites*	29	—
Kintail and Glenshiel Agric Co-op. Soc, Invermate, Kyle, Ross-shire	1925	—	—	—			—	—
Lesmahagow District Farmers' Assoc., Dumbroxhill, Lesmahagow, Lanarkshire	1914	Yes	Yes	34	,,	,,	10	693
Loch Shiel Co-op. Soc., Moss, Acharacle, Argyleshire	1917	,,	,,	66	,,	,,	19	107
Lochboisdale Agric. Co-op. Soc., Lochboisdale, South Uist, Inverness	1918	,,	,,	45	,,	,,	12	916
Lochmaddy District Co-op. Soc, Lochmaddy, North Uist, Inverness	1919	,,	,,	36	,,	,,	9	63
Lothians Farmers' Trading Assoc, 57, Queen St., Edinburgh	1924	,,	,,	34	,,	,,	34	143
Machars Farmers' Co-op. Assoc., Bridge-Lodge, Monrieth, Port-william, Glasserton, Wigtownshire	1912	,,	,,	69	,,	,,	59	7,884
Monklands and District Stock Improvement Soc, Weston, Townhead Road, Coatbridge, Lanarkshire	1915	,,	,,	75	,,	,,	19	978
Moray Agric. Soc., 126, High Street, Elgin, Elginshire	1910	,,	,,	154	,,	,,	819	15,448
Nether Lorn Agric. Co-op Soc., Clachan Siel, Oban, Argyleshire	1916	,,	,,	88	,,	,,	11	—
North Ayrshire Poultry Keepers' Assoc., Ltd, Kirkland Ter., Glengarnock, Ayrshire	1921	,,	,,	17	,,	,,	8	308
Northbay Agric. Co-op. Soc, Northbay, Barra, Inverness-shire	1918	,,	,,	65	,,	,,	34	381
North-Eastern Agric. Co-op. Soc., Baddermill Place, Aberdeen	1906	,,	,,	2,642	,,	,,	10,191	151,898
North-West Ayrshire Farmers' and Dairymen's Assoc., Royal Bank of Scotland, Kilwinning, Ayrshire	1913	,,	,,	36	,,	,,	16	163
Opinan Agric. Co-op. Society, Post Office, Opinan, Gairloch, Ross shire	1918	,,	,,	83	,,	,,	9	758
Paible Agric. Co-op. Society, Hastin, Bayhead, Lochmaddy, Inverness	1917	,,	,,	110	,,	,,	28	—
Poltallock Farming Soc., Poltallock Estate Office, Kilmartin, Argyleshire	1916	,,	5%	40		,,	10	471

A	B	C	D	E	F	G	H	I
							£	£
Farm Supply Assoc. of Scotland, 3, Wellington Place, Leith, Edinburgh	—	Yes	Yes	1,821	Trading	Requisites	4,011	90,236
Finsbay and District Crofters' Co-op. Soc., Finsbay, Obbe, Harris, Inverness	1920	,,	,,	28	,,	,,	9	297
[illegible]		,,	,,	133	,,	,,	33	1,430
[illegible] Caithness		,,	,,	26	,,	,,	28	7
Gairloch Agric. Co-op Society, Drumdarroch, Gairloch, Ross-shire	1918	,,	,,	59	,,	,,	9	183
Geocrab District (Harris) Co-op. Soc., Geocrab, Harris, Inverness	1920	,,	,,	21	,,	,,	5	—
Gerinish Co-op. Soc , Gerinish, South Uist, Inverness	1917	,,	,,	44	,,	,,	24	1,566
Girvan District Trading Soc., [illegible]	1914	,,	,,	16	,,	,,	12	787
[illegible]		,,	,,	50	,,	,,	189	2,049
[illegible]		,,	,,	83	,,	,,	4	550
[illegible] garry, Inverness		,,	,,	97	,,	,,	10	932
Glenorchy Agric. Co-op. Soc., Edindonich, Dalmally, Argyle	1922	,,	,,	19	,,	,,	5	—
Gretna and District Smallholders' Assoc., 4, Annam Road, Gretna, Dumfriesshire	1922	,,	,,	44	,,	,,	15	97
Inverness Farmers' Co-op. Soc., [illegible]	1921	,,	,,	33	,,	,,	33	2,266
I[illegible]			—				—	—
I[illegible] Constitution Street, Inverurie, Aberdeen			Yes	6	,,	,,	1,426	1,922
Islay Farmers' Co-op. Society, Bruick Laddich Pier, Islay	—	—	—	205	,,	,,	297	5,084
Kilbirnie and Dist. Farmers' Assoc., Burnside Farm, Kilbirnie, Ayrshire	1916	Yes	Yes	27	,,	,,	16	64
Kilmalcolm and District Dairy Assoc., Cathcart St., Greenock, Renfrewshire	1909	,,	,,	69	,,	,,	19	179
Kilmallie Agric Co-op Society, Corpach, Kilmallie, Inverness	1909	,,	,,	73	,,	,,	8	—
Kilpatrick Farmers' Soc., 7, Main St., Milngavie, Glasgow, Dumbartonshire	1910	,,	,,	92	,,	,,	740	15,692

A	B	C	D	E	F	G	H	I
							£	£
Kincardine (Ross-shire) Agric Co-op. Soc., Ardgay, Ross-shire	—	—	—	32	Trading	Requisites	29	—
Kintail and Glenshiel Agric Co-op. Soc, Invernate, Kyle, Ross-shire	1925	—	—	—			—	—
Lesmahagow District Farmers' Assoc., Dumbroxhill, Lesmahagow, Lanarkshire	1914	Yes	Yes	34	,,	,,	10	693
Loch Shiel Co-op. Soc., Moss, Acharacle, Argyleshire	1917	,,	,,	66	,,	,,	19	107
Lochboisdale Agric. Co-op. Soc., Lochboisdale, South Uist, Inverness	1918	,,	,,	45	,,	,,	12	916
Lochmaddy District Co-op. Soc., Lochmaddy, North Uist, Inverness	1919	,,	,,	36	,,	,,	9	63
Lothians Farmers' Trading Assoc, 57, Queen St., Edinburgh	1924	,,	,,	34	,,	,,	34	143
Machars Farmers' Co-op. Assoc., Bridge-Lodge, Monrieth, Port-william, Glasserton, Wigtownshire	1912	,,	,,	69	,,	,,	59	7,884
Monklands and District Stock Improvement Soc., Weston, Townhead Road, Coatbridge, Lanarkshire	1915	,,	,,	75	,,	,,	19	978
Moray Agric. Soc., 126, High Street, Elgin, Elginshire	1910	,,	,,	154	,,	,,	819	15,448
Nether Lorn Agric. Co-op Soc, Clachan-Siel, Oban, Argyleshire	1916	,,	,,	88	,,	,,	11	—
North Ayrshire Poultry Keepers' Assoc, Ltd., Kirkland Ter., Glengarnock, Ayrshire	1921	,,	,,	17	,,	,,	8	308
Northbay Agric. Co-op. Soc., Northbay, Barra, Inverness-shire	1918	,,	,,	65	,,	,,	34	381
North-Eastern Agric. Co-op. Soc, Baddermill Place, Aberdeen	1906	,,	,,	2,642	,,	,,	10,191	151,898
North-West Ayrshire Farmers' and Dairymen's Assoc., Royal Bank of Scotland, Kilwinning, Ayrshire	1913	,,	,,	36	,,	,,	16	163
Opinan Agric. Co-op. Society, Post Office, Opinan, Gairloch, Ross-shire	1918	,,	,,	83	,	,,	9	758
Paible Agric Co-op. Society, Hastin, Bayhead, Lochmaddy, Inverness	1917	,,	,,	110	,	,,	28	—
Poltallock Farming Soc, Poltallock Estate Office, Kilmartin, Argyleshire	1916	,,	5%	40		,,	10	471

A	B	C	D	E	F	G	H	I
							£	£
Farm Supply Assoc. of Scotland, 3, Wellington Place, Leith, Edinburgh	—	Yes	Yes	1,821	*Trading*	Requisites	4,011	90,236
Finsbay and District Crofters' Co-op. Soc., Finsbay, Obbe, Harris, Inverness	1920	,,	,,	28	,,	,,	9	297
Fisherie Overbrae and District Agric. Co-op. Soc., Netherbrae, Fisherie, Turriff, Aberdeen	—	,,	,,	133	,,	,,	33	1,430
Freswick Agric. Co-op. Society, Skirza, Freswick, Canisbay, Caithness	1914	,,	,,	26	,,	,,	28	7
Gairloch Agric. Co-op. Society, Drumdarroch, Gairloch, Ross-shire	1918	,,	,,	50	,,	,,	9	183
Geocrab District (Harris) Co-op. Soc., Geocrab, Harris, Inverness	1920	,,	,,	21	,,	,,	5	—
Gerinish Co-op. Soc., Gerinish, South Uist, Inverness	1917	,,	,,	44	,,	,,	24	1,560
Girvan District Trading Soc., [illegible]	1914	,,	,,	16	,,	,,	12	787
[illegible]		,,	,,	50	,,	,,	189	2,049
[illegible] Kirkton, Glenelg, Inverness		,,	,,	83	,,	,,	4	550
Glengerry Agric. Co-op. Society, The Poultry Store, Invergarry, Inverness	1909	,,	,,	97	,,	,,	10	932
Glenorchy Agric. Co-op. Soc., Edindonich, Dalmally, Argyle	1922	,,	,,	19	,,	,,	5	—
Gretna and District Small-holders' Assoc., 4, Annam [illegible]	*1922*	,,	,,	44	,,	,,	15	97
[illegible]			,,	33	,,	,,	33	2,206
[illegible]			—				—	—
Inverurie Farmers' Assoc., 12, Constitution Street, Inverurie, Aberdeen	1921	Yes	Yes	6	,,	,,	1,426	1,022
Islay Farmers' Co-op. Society, Bruick Laddich Pier, Islay	—	—	—	205	,,	,,	297	5,084
Kilbirnie and Dist. Farmers' Assoc., Burnside Farm, Kilbirnie, Ayrshire	*1916*	Yes	Yes	27	,,	,,	16	64
Kilmalcolm and District Dairy Assoc., Cathcart St., Greenock, Renfrewshire	*1903*	,,	,,	*60*	,,	,,	19	179
Kilmallie Agric. Co-op. Society, Corpach, Kilmallie, Inverness	*1909*	,,	,,	73	,,	,,	8	—
Kilpatrick Farmers' Soc., 7, *Main St., Milngavie, Glasgow*, Dumbartonshire	1910	,,	,,	92	,,	,,	740	15,592

A	B	C	D	E	F	G	H	I
							£	£
Kincardine (Ross-shire) Agric Co-op. Soc., Ardgay, Ross-shire	—	—	—	32	Trading	Requisites	29	—
Kintail and Glenshiel Agric. Co-op. Soc., Inverniate, Kyle, Ross-shire	1925	—	—	—			—	—
Lesmahagow District Farmers' Assoc , Dumbroxhill, Lesmahagow, Lanarkshire	1914	Yes	Yes	34	,,	,,	10	693
Loch Shiel Co-op. Soc , Moss, Acharacle, Argyleshire	1917	,,	,,	66	,,	,,	19	107
Lochboisdale Agric. Co-op. Soc., Lochboisdale, South Uist, Inverness	1918	,,	,,	45	,,	,,	12	916
Lochmaddy District Co-op Soc., Lochmaddy, North Uist, Inverness	1919	,,	,,	36	,,	,,	9	63
Lothians Farmers' Trading Assoc , 57, Queen St., Edinburgh	1924	,,	,,	34	,,	,,	34	143
Machars Farmers' Co-op. Assoc , Bridge-Lodge, Monrieth, Port-william, Glasserton, Wigtownshire	1912	,,	,,	69	,,	,,	59	7,884
Monklands and District Stock Improvement Soc , Weston, Townhead Road, Coatbridge, Lanarkshire	1915	,,	,,	75	,,	,,	19	978
Moray Agric. Soc., 126, High Street, Elgin, Elginshire	1910	,,	,,	154	,,	,,	819	15,448
Nether Lorn Agric. Co-op. Soc., Clachan-Siel, Oban, Argyleshire	1916	,,	,,	88	,,	,,	11	—
North Ayrshire Poultry Keepers' Assoc., Ltd., Kirkland Ter , Glengarnock, Ayrshire	1921	,,	,,	17	,,	,,	8	308
Northbay Agric. Co-op. Soc., Northbay, Barra, Inverness-shire	1918	,,	,,	65	,,	,,	34	381
North-Eastern Agric. Co-op. Soc , Baddermill Place, Aberdeen	1906	,,	,,	2,642	,,	,,	10,191	151,898
North-West Ayrshire Farmers' and Dairymen's Assoc., Royal Bank of Scotland, Kilwinning, Ayrshire	1913	,,	,,	36	,,	,,	16	163
Opinan Agric. Co-op. Society, Post Office, Opinan, Gairloch, Ross-shire	1918	,,	,,	83	,	,,	9	758
Paible Agric. Co-op. Society, Hastin, Bayhead, Lochmaddy, Inverness	1917	,,	,,	110	,	,,	28	—
Poltallock Farming Soc , Poltallock Estate Office, Kilmartin, Argyleshire	1916	,,	5%	40		,,	10	471

A	B	C	D	E	F	G	H	I
							£	£
Portnalong Agric. Co-op. Soc., Portnalong, Carbost, Skye, Inverness	1925	Yes	Yes	—	Trading	Requisites	—	—
Resolis Agric. Co-op. Society, Newmills, Balblair, Conon	1925	,,	,,	—			—	—
		,,	,,	45	,,	,,	100	6,667
		,,	,,	32	,,	,,	14	36
		,,	,,	110	,,	,,	27	2,616
St. Andrew's Stock Improvement, Aikers, Tankerness,	1915	,,	,,	88	,,	,,	4	60
		,,	,,	8	,,	,,	2	—
Scottish Private Gardens' Co-op Soc., 5, St. Andrew's Square, Edinburgh	1921	,,	,,	139	,,	,,	330	1,567
		,,	,,	99	,,	,,	358	3,374
		,,	,,	15	,,	,,	15	152
Soc., Sollas, Lochmaddy, North		,,	,,	89	,,	,,	21	4,014
		,,	,,	126	,,	,,	32	285
Inverness		,,	,,	109	,,	,,	18	56
Strathnaver Agric. Co-op. Soc., 1, Strathnaver, Kinbrace, Sutherland	—	,,	,,	19	,,	,,	5	71
Strathay Farmers' Trading Assoc., Aberfeldy, Perthshire	1917	,,	,,	35	,,	,,	45	591
Stuartfield Farmers' Assoc., Commercial Bank of Scotland, Strichen, Aberdeen	1921	,,	,,	32	,,	,,	500	380
Sunart Agric. Co-op. Society, Strontian House, Strontian, Argyle	1917	,,	,,	52	,,	,,	6	—
Sutherland Farmers' Co-op. Association, Palrossie, Dornoch, Sutherlandshire	1925	,,	,,	—			—	—
Tarff Valley Agric. Co-op. Soc., Lochhill, Ringford, Kirkcudbrightshire	1903	,,	,,	86	,,	,,	1,007	7,850
Terregles Smallholders' Assoc., 3, Dunbar Terrace, Dumfries	—	,,	,,	41	,,	,,	26	1,502
Thorntonloch Agric. Co-op. Soc., Cockburnspath, Berwickshire	1924	,,	,,	28	,,	,,	30	188

A	B	C	D	E	F	G	H	I
							£	£
Tigharry and District Co-op. Soc., Tigharry, Lochmaddy, North Uist, Inverness	1924	Yes	Yes	—	Trading	Requisites	—	—
Tomich (Beauly) Agric. Co-op. Soc., 9, Beaufort Gardens, Station Rd., Beauly, Inverness	1922	,,	,,	20	,,	,,	5	136
Tornaveen Agric. Co-op. Soc., Drumlassie, Torphins, Aberdeenshire	—	,,	,,	14	,,	,,	3	460
Turnerhall Smithy Association, Auction Hall, Ellon, Aberdeenshire	1921	,,	,,	17	,,	,,	202	772
Vatersay Agric. Co-op. Society, Vatersay, Castlebay, Isle of Barra, Inverness	1918	,,	,,	4	,,	,,	15	—
Vattin and District Agric. Co-op. Soc., 6, Roag, Dunvegan, Skye, Inverness	1924	,,	,,	10	,,	,,	6	7
West Barra Agric. Co-op Soc., Borve, Castlebay, Isle of Barra, Inverness	1918	,,	,,	91	,,	,,	37	1,530
Whauphill Farmers' Farriery Assoc., Barwhanny, Whauphill, Wigtownshire	1920	,,	,,	14	,,	,,	205	331
Whiteness Agric. Co-op. Soc., School House, Whiteness, Lerwick	—	,,	,,	49	,,	,,	24	—
Wishaw and District Dairy Farmers' Assoc., Commerical Bank of Scotland, Shotts, Lanarkshire	1910	,,	,,	66	,,	,,	1,725	703
Woodhead Farmers' Assoc., Woodhead, Fyfie, Aberdeen	1924	,,	,,	14	,,	,,	3	—

AGRICULTURAL CREDIT

Armadale Sheep Stock Club Co-op. Credit, Public School, Armadale, Thurso	—	—	—	13	Credit	—	650	632
Balephetrish Sheep Stock Club Co-op. Credit, Crosapol, Tiree, Argyle	—	—	—	24	,,	—	1,560	1,649
Balmacara Sheep Stock Club, Co-op. Credit, Bank House, Balmacara	—	—	—	9	,,	—	1,079	998
Ben Scrioll Sheep Stock Club Co-op. Credit Soc., Public School, Arnisdale, Glenelg	—	—	—	17	,,	—	4	289
Beolary Sheep Stock Club Co-op. Credit, Beolary, Glenelg, Inverness	—	—	—	—	,,	—	—	—
Borgie Sheep Stock Club Co-op. Credit, Borgie House, Borgie, Skerray	—	—	—	10	,,	—	430	809

A	B	C	D	E	F	G	H	I
							£	£
Carbostbeg Sheep Stock Club Co-op. Credit Soc., Carbostbeg, Inverness	—	—	—	9	Credit	—	450	573
Corries Sheep Stock Club Co-op. Credit, Culnaenock, Staffin, Inverness	—	—	—	43	,,	—	242	350
Dalangwell Sheep Stock Club Co-op Credit, Strathy, Sutherlandshire	—	—	—	—	,,	—	—	—
Drimsdale Sheep Stock Club Co-op. Credit Soc., Drimsdale, Lochboisdale, South Uist	—	—	—	10	,,	—	180	251
Dunbeath Sheep Stock Club Co-op. Credit Soc , Knockglass, Dunbeath	—	—	—	29	,,	—	15	2,277
Ebost Sheep Stock Club Co-op. Credit Soc., Oze, Dunvegan, Skye	—	—	—	10	,,	—	783	700
Eynort Sheep Stock Club Co-op. Credit Soc., Eynort, Carbost, Skye, Inverness	—	—	—	—	,,	—	—	—
Keoldale Sheep Stock Club Co-op. Credit Soc , Public School, Durine, Durness, Sutherland	—	—	—	43	,,	—	2,487	6,720
Kingsburgh Sheep Stock Club Co-op Credit Soc , Estate Office, Uig, Skye	—	—	—	14	,,	—	2,077	2,005
Kinlochewe Rural Co-op. Credit Soc., 3, Incheril, Kinlochewe, Achnasheen, Ross-shire	—	—	—	10	,,	—	25	428
Loch Portain and Cheesebay Sheep Stock Club Co-op Credit Soc , Cheesebay, Lochmaddy, North Uist	—	—	—	32	,,	—	171	77
Muie Sheep Stock Club Co op. Credit Soc., Rogart, Sutherland	—	—	—	15	,,	,,	465	517
Naver Sheep Stock Club Co-op Credit Soc., Naver, Bettyhill, Sutherland	—	—	—	7	,,	—	490	1,035
Newton Sheep Stock Club Co-[illegible]	—	—	—	7	,,	—	203	217
[illegible]				12	,,	—	164	677
[illegible]				13	,,	—	765	973
[illegible]				—	,,	—	—	—
[illegible] Co-op. Credit Soc , Old Corry, Broadford, Skye				—	,,	—	—	—

A	B	C	D	E	F	G	H	I
							£	£
Oze Sheep Stock Club Co-op. Credit Soc., Oze, Dunvagan, Skye	—	—	—	9	Credit	—	437	609
Polla Sheep Stock Club Co-op Credit Soc., School, Laid, Durness, Sutherland	—	—	—	15	,,	—	247	185
Satran Sheep Stock Club Co-op Credit Soc., Satran, Carbost, Skye	—	—	—	—	,,	—	—	—
Shinness Sheep Stock Club Co-op. Credit Soc, School House, Shinness, Lairg, Sutherlandshire	—	—	—	28	,,	—	1,008	6,952
South Scorrybreck Sheep Stock Club Co-op. Credit Soc., Torasvaig, Po tree	—	—	—	20	,,	—	1,620	1,890
Ullinish Sheep Stock Club Co-op. Credit Soc., Parish Council Office, Struan, Dunvagan	—	—	—	16	,,	—	646	591
Beauly District and Agric Credit Soc, Tomich, Beauly	—	—	—	6	,,	—	5	—
Broadloan Agric. Credit Soc, Wee Wood Poultry Farm, Renfrew	—	—	—	8	,,	—	23	—
Dysart Rural Co-op. Credit Soc, Randolph Poultry Farm, Dysart, Fife	—	—	—	15	,,	—	4	—
Farm Loan Soc of Scotland, Duke Street, Edinburgh	—	—	—	7	,,	—	1	—
Mearns Agric. Credit Society, Laurencekirk, Kincardineshire	—	—	—	—	,,	—	—	—

IRELAND

CREAMERIES

A	B	C	D	E	F	G	H	I
ANTRIM:							£	£
Ahoghill, Ahoghill, Ballymena,	1898	Yes	Yes	71	(a) Manufacture, (b) sale	Butter	337	11,159
Ballyrashane, Ballyrashane, Coleraine	1896	,,	,,	620	,,	,,	3,538	35,191
Braid, Broughshane	1902	,,	,,	341	,,	(a) Butter; (b) agricultural goods	949	16,765

A	B	C	D	E	F	G	H	I
ANTRIM—*Continued*							£	£
Cairncastle, Cairncastle ..	1913	Yes	Yes	111	(*a*) Manufacture; (*b*) sale	Butter	403	3,508
Cloughmills, Cloughmills ..	1899	,,	,,	60	,,	,,	264	11,497
Deerpark, Glenarm ..	*1908*	,,	,,	140	,,	,,	485	6,377
Duneane, Randalstown .	1897	,,	,,	122	,,	(*a*) Butter; (*b*) agricultural goods	623	19,314
Glarryford, Glarryford ..	1900	,,	,,	72	,,	Butter	432	24,970
Glenoe, Cairnduff, Larne ..	*1914*	,,	,,	104	,,	,,	130	2,022
Portglenone, Portglenone .	1901	,,	,,	111	,,	,,	385	611
Rasharkin, Rasharkin ..	*1912*	,,	,,	*79*	,,	,,	215	1,268
Rathkenny, Carncoagh ..	1903	,,	,,	102	Marketing	(*a*) Butter; (*b*) agricultural goods	569	108,060
Ulster Creameries, 134, Castlereagh Street, Belfast	1923	,,	,,	9	,,	Milk	2,281	48,146
ARMAGH:								
Ballybrolly, Ballybrolly ..	1920	,,	,,	7	(*a*) Manufacture, (*b*) sale	(*a*) Butter, (*b*) agricultural goods	9	8,823
Derrynoose, Derrynoose, Keady	1907	,,	,,	223	,,	,,	371	3,888
Enagh, Enagh, Markethill .	1914	,,	,,	23	,,	,,	*50*	*2,531*
Fane Valley, Altnamachin, Castleblayney	1914	,,	,,	261	,,	,,	617	11,587
Tullyogallaghan, Tullyogallaghan	1914	,,	,,	52	,,	Butter	25	506
FERMANAGH:								
Ballinamallard, Ballinamallard	1897	,,	,,	326	,,	Butter and agricultural goods	1,057	12,013
Belleek, Belleek ..	1899	,,	,,	263	,,	,,	821	51,046
Derrygonnelly, Derrygonnelly	1898	,,	,,	214	,,	,,	1,174	16,028
Erne, Kesh	1898	,,	,,	125	,,	,,	550	32,579
Irvinestown, Irvinestown	1897	,,	,,	82	,,	,,	*377*	*14,959*
Kinawley, Kinawley, Belturbet	1898	,,	,,	470	,,	Butter	1,215	17,801
Lack, Lack, Kesh	1910	,,	,,	146	,,	,,	160	1,817
Lisbellaw, Lisbellaw	*1898*	,,	,,	71	,,	,,	464	*6,683*
Lisnaskea, Lisnaskea	1898	,,	,,	56	,,	(*a*) Butter; (*b*) agricultural goods	4,153	34,193
Springfield, Springfield, Enniskillen	1897	,,	,,	320	,,	*Butter*	1,573	24,180
Termon, Rushindoo, Tievemore, Pettigo	1901	,,	,,	70	,,	Butter and agricultural goods	238	5,431
Treemore, Treemore	1923	,,	,,	143	Manufacture and sale	Butter	448	5,780
Wheelt, Belleek	1899	,,	,,	63	,,	Butter and agricultural goods	246	2,350

A	B	C	D	E	F	G	H	I
TYRONE:							£	£
Albany, Stewartstown .	1898	Yes	Yes	100	Manufacture and sale	Butter	338	818
Ardstraw, Ardstraw, Newtown-stewart	1898	,,	,,	91	,,	Butter and agricultural goods	306	6,889
Augher, Augher	1899	,,	,,	207	,,	,,	951	30,189
Aughnacloy, Aughnacloy ..	1902	,,	,,	59	,,	Butter	218	3,190
Beltrim, Gorten, Newtown-stewart	1902	,,	,,	189	,,	Butter and agricultural goods	671	2,241
Beragh, Beragh .. .	1897	,,	,,	140	,,	Butter	249	14,759
Brackey, Sixmilecross .	1898	,,	,,	149	,,	,,	323	4,674
Carrickmore, Carrickmore .	1913	,,	,,	215	,,	Butter and agricultural goods	477	2,735
Castlecaulfield, Castlecaulfield	1898	,,	,,	91	,,	—	—	—
Clonoe, Coalisland .. .	1899	,,	,,	140	,,	Butter and agricultural goods	239	1,405
Coagh, Coagh	1896	,,	,,	275	,,	,,	380	6,035
Corbo, Corbo .. .	1918	,,	,,	—	,,	,,	646	2,924
Curglasson, Stewartstown .	1898	,,	,,	97	,,	Butter	403	1,291
Donalong, Bready, Strabane	1903	,,	,,	38	,,	,,	269	4,377
Doons, Doons, Cookstown	1897	,,	,,	140	,,	,,	407	10,392
Dromore, Dromore ..		,,	,,	—	,,	Butter and agricultural goods	970	12,624
Drumlegagh, Stewartstown .	1898	,,	,,	88	,,	,,	334	4,307
Drumquin, Drumquin .	1911	,,	,,	204	,,	,,	313	6,380
Dunamanagh, Dunamanagh	1914	,,	,,	—	,,	Butter	352	4,584
Dunamore, Dunamore		,,	,,	—	,,	Butter and agricultural goods	95	3,895
Fintona, Fintona	1895	,,	,,	107	,,	Butter	—	3,613
Fivemiletown, Fivemiletown	1899	,,	,,	80	,,	,,	1,261	19,116
Glenlark, Glenlark, Gortin .	1914	,,	,,	80	,,	,,	—	250
Greencastle, Greencastle, New-townstewart	190	,,	,,	361	,,	,,	840	2,510
Killen, Killen, Castlederg ..	1900	,,	,,	133	,,	Butter and agricultural goods	486	11,686
Killeenan, Killeenan ..		,,	,,	—	,,	,,	145	2,037
Killeter, Killeter, Castlederg	1898	,,	,,	155	,,	,,	605	5,511
Killyman, Killyman, Moy ..	1898	,,	,,	104	,,	,,	686	25,384
Leckpatrick, Artigarvan, Stra-bane	1901	,,	,,	48	(a) Manufacture, (b) sale	Butter and agricultural goods	341	28,845
Lissan, Lissan, Cookstown		,,	,,	—	,,	Butter	259	987
Lower Badoney, Lower Ba-doney	1922	,,	,,	—	,,	,,	74	1,021
Mountjoy, Mountjoy, Omagh	1915	,,	,,	94	,,	,,	484	4,832
Newtownsaville, Newtownsa-ville, Omagh	1899	,,	,,	118	,,	Butter and agricultural goods	229	7,567
Newtownstewart, Newtown-stewart	1909	,,	,,	74	,,	Butter	311	6,572

A	B	C	D	E	F	G	H	I
TYRONE—*Continued*							£	£
North Cappagh, Mountjoy, Omagh	1897	Yes	Yes	76	(*a*) Manufacture, (*b*) sale	Butter	—	2,904
Omagh, Omagh	1897	,,	,,	400	,,	Butter and agricultural goods	1,275	55,832
Pomeroy, Pomeroy	1897	,,	,,	200	,,	,,	*690*	7,141
Shaneragh, Dromore	1897	,,	,,	302	,,	Butter	—	7,384
Spamount, Castlederg	1897	,,	,,	232	,,	Butter and agricultural goods	1,552	11,076 760
Tamnaskenny, Tamnaskenny, Cookstown	*1910*	,,	,,	46	,,	Butter	—	670
The Harp, Trillick	1897	,,	,,	130	,,	,,	—	2,725
Urney, Urney	1899	,,	,,	77	,,	,,	—	2,403
Victoria Bridge, Victoria Bridge	1901	,,	,,	71	,,	,,	413	4,889
LONDONDERRY:								
Ballyarton, Ballyarton, Londonderry	1901	,,	,,	—	,,	,,	403	5,289
Desertmartin, Desertmartin	1898	,,	,,	224	,,	,,	200	1,000
Draperstown, Draperstown	*1900*	,,	,,	*107*	,,	,,	—	—
Garvagh, Garvagh	1899	,,	,,	53	,,	Butter and agricultural goods	269	9,778
Moneymore, Moneymore	1896	,,	,,	228	,,	Butter	803	6,557
Tamlaght, Tamlaght		,,	,,	—	,,	,,	142	364
CAVAN:								
Bailieboro' C D S, Bailieboro'	1902	,,	,,	227	(*a*) Manufacture; (*b*) distribution; (*c*) sale	(*a*) Butter, (*b*) agricultural goods	1,048	9,390
Ballyconnell C D S., Ballyconnell	*1909*	,,	,,	*250*	,,	*Butter*	*808*	*Not known*
Belturbet C.A. and D S., Belturbet	1904	,,	,,	160	,,	,,	*160*	,,
Billis C.A. and D S., Billis, Virginia	1905	,,	,,	12	,,	,,	6	3,203
Bogeskey C A.D.S., Grousehall, Bailieboro'	1906	,,	,,	40	,,	,,	104	2,927
Butlersbridge C.A.D S, Butlersbridge	1910	,,	,,	40	,,	,,	18	731
Carrickallen C.A D S., Mountain Lodge P.O, Cootehill	1904	,,	,,	76	,,	(*a*) Butter; (*b*) milling; (*c*) agricultural goods	293	4,490
Cavan Central C A D.S., Ballyhaise	1899	,,	,,	245	,,	(*a*) Butter; (*b*) agricultural goods	*819*	*29,501*
Coronea Bridge C.D.S., Coronea, Arva	1900	,,	,,	146	,,	(*a*) Butter; (*b*) meal and flour; (*c*) agricultural goods	205	6,123

A	B	C	D	E	F	G	H	I
CAVAN—*Continued*							£	£
Corraghoe C.D.S., Corraghoe, Stradone	1907	Yes	Yes	29	(*a*) Manufacture, (*b*) distribution; (*c*) sale	Butter and cans	21	2,932
Drumcrow C.D.S., Drumcrow, Carrickaboy	1905	,,	,,	29	,,	,,	4	1,730
Gowna C.D.S., Gowna	1895	,,	,,	212	,,	(*a*) Butter; (*b*) agricultural goods	618	3,334
Kill C.D.S., Killyvin, Cootehill	1904	,,	,,	319	,,	Butter	441	5,881
Kilnaleck C.D.S., Kilnaleck	1902	,,	,,	252	,,	(*a*) Butter, (*b*) agricultural goods	1,091	18,649
Moyne Hall C.D.S., Moynehall	1904	,,	,,	46	,,	Butter	5	1,855
Nahilla C.D.S., Nahilla, Cloverhill, Belturbet	1908	,,	,,	34	,,	,,	9	1,824
Poles C.C., Pullamore	1909	,,	,,	62	,,	(*a*) Butter; (*b*) agricultural goods	15	4,727
Redhills C.D.S., Redhills	1904	,,	,,	81	,,	Butter	154	2,773
Swanlinbar C.D.S., Swanlinbar	1901	,,	,,	254	,,	(*a*) Butter, (*b*) agricultural goods	499	7,431
Templeport C.A. and D.S., Bawnboy	1919	,,	,,	219	,,	Butter	699	8,525
DONEGAL:								
Finn Valley C.D.S., Killygordon	1898	,,	,,	466	,,	Butter and cans	1,391	12,206
Glenfinn C.D.S., Welchtown	1902	,,	,,	97	,,	Butter and Cream	308	1,128
Inver C.A. and D.S., Inver	1903	,,	,,	362	,,	(*a*) Butter, (*b*) agricultural goods	*605*	*5,910*
Kilbarron C.A.D.S., Cavangarden	1903	,,	,,	78	,,	(*a*) Butter and cream; (*b*) agricultural goods	122	5,414
Lagan C.D.S., Sallybrook, Manorcunningham	1896	,,	,,	415	,,	,,	1,875	10,990
Ramelton C.D.S., Ramelton	1898	,,	,,	112	,,	Butter and cream	430	2,148
Taughboyne C.C., St. Johnston	1909	,,	,,	95	,,	(*a*) Butter; (*b*) agricultural goods	787	3,905
MONAGHAN:								
Ballinode C.D.S., Ballinode	1903	,,	,,	99	,,	(*a*) Butter and milk; (*b*) agricultural goods	214	4,171
Carrickaslane C.D.S., Castleblayney	1918	,,	,,	60	,,	Butter	129	3,542
Clones C.D.S., Clones	1897	,,	,,	403	,,	(*a*) Butter; (*b*) eggs; (*c*) agricultural goods	1,396	40,490

A	B	C	D	E	F	G	H	I
TYRONE—*Continued*							£	£
North Cappagh, Mountjoy, Omagh	1897	Yes	Yes	76	(*a*) Manufacture, (*b*) sale	Butter	—	2,904
Omagh, Omagh .. .	1897	,,	,,	400	,,	Butter and agricultural goods	1,275	55,832
Pomeroy, Pomeroy	1897	,,	,,	200	,,	,,	690	7,141
Shaneragh, Dromore . ..	1897	,,	,,	302	,,	Butter	—	7,384
Spamount, Castlederg ..	1897	,,	,,	232	,,	Butter and agricultural goods	1,552	11,076 760
Tamnaskenny, Tamnaskenny, Cookstown	1910	..	,,	46	,,	Butter	—	670
The Harp, Trillick	1897	,,	,,	130	,,	,,	—	2,725
Urney, Urney	1899	,,	,,	77	,,	,,	—	2,403
Victoria Bridge, Victoria Bridge	1901	,,	,,	71	,,	,,	413	4,889
LONDONDERRY:								
Ballyarton, Ballyarton, Londonderry	1901	,,	,,	—	,,	,,	403	5,288
Desertmartin, Desertmartin	1898	,,	,,	224	,,	,,	200	1,000
Draperstown, Draperstown	1900	,,	,,	103	,,	,,	—	—
Garvagh, Garvagh . ..	1899	,,	,,	53	,,	Butter and agricultural goods	260	9,778
Moneymore, Moneymore	1896	,,	,,	228	,,	Butter	803	6,557
Tamlaght, Tamlaght .. .		,,	,,	—	,,	,,	142	364
CAVAN								
Bailieboro' C.D.S., Bailieboro'	1902	,,	,,	227	(*a*) Manufacture, (*b*) distribution, (*c*) sale	(*a*) Butter; (*b*) agricultural goods	1,048	9,390
Ballyconnell C.D S., Ballyconnell	1909	,,	,,	250	,,	Butter	*808*	*Not known*
Belturbet C.A. and D S., Belturbet	1904	,,	,,	160	,, .	,,	*160*	,,
Billis C A. and D.S, Billis, Virginia	1905	,,	,,	12	,,	,,	6	3,203
Bogeskey C.A.D.S, Grousehall, Bailieboro'	1906	,,	,,	40	,,	,,	104	2,927
Butlersbridge C.A D.S., Butlersbridge	1910	,,	,,	40	,,	,,	18	781
Carrickallen C.A.D.S., Mountain Lodge P.O., Cootehill	1904	,,	,,	76	,,	(*a*) Butter; (*b*) milling; (*c*) agricultural goods	293	4,496
Cavan Central C.A D S, Ballyhaise	1899	,,	,,	245	,,	(*a*) Butter; (*b*) agricultural goods	*819*	29,504
Coronea Bridge C.D.S, Coronea, Arva	1909	,,	,,	146	,,	(*a*) Butter, (*b*) meal and flour, (*c*) agricultural goods	205	6,123

A	B	C	D	E	F	G	H	I
CAVAN—*Continued*							£	£
Corraghoe C.D S., Corraghoe, Stradone	1907	Yes	Yes	29	(*a*) Manufacture, (*b*) distribution; (*c*) sale	Butter and cans	21	2,932
Drumcrow C.D S., Drumcrow, Carrickaboy	1905	,,	,,	29	,,	,,	4	1,730
Gowna C.D.S, Gowna ..	1895	,,	,,	212	,,	(*a*) Butter, (*b*) agricultural goods	618	3,334
Kill C D S., Killyvin, Cootehill	1904	,,	,,	319	,,	Butter	441	5,881
Kilnaleck C.D.S, Kilnaleck	1902	,,	,,	252	,,	(*a*) Butter, (*b*) agricultural goods	1,091	18,649
Moyne Hall C.D S, Moynehall	1904	,,	,,	46	,,	Butter	5	1,855
Nahilla C.D S., Nahilla, Clover-hill, Belturbet	1908	,,	,,	34	,,	,,	9	1,824
Poles C.C., Pullamore ..	1909	,,	,,	62	,,	(*a*) Butter, (*b*) agricultural goods	15	4,727
Redhills C.D.S., Redhills .	1904	,,	,,	81	,,	Butter	154	2,773
Swanlinbar C.D.S, Swanlinbar	1901	,,	,,	254	,,	(*a*) Butter, (*b*) agricultural goods	499	7,431
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DONEGAL:								
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Lagan C.D.S., Sallybrook, Manorcunningham	1896	,,	,,	415	,,	,,	1,875	10,990
Ramelton C.D.S., Ramelton	1898	,,	,,	112	,,	Butter and cream	430	2,148
Taughboyne C.C., St. Johnston	1909	,,	,,	95	,,	(*a*) Butter, (*b*) agricultural goods	787	3,905
MONAGHAN.								
Ballinode C.D.S., Ballinode ..	1903	,,	,,	99	,,	(*a*) Butter and milk, (*b*) agricultural goods	214	4,171
Carrickaslane C.D.S., Castleblayney	1918	,,	,,	60	,,	Butter	129	3,542
Clones C.D S., Clones ..	1897	,,	,,	403	,,	(*a*) Butter, (*b*) eggs; (*c*) agricultural goods	1,396	40,491

A	B	C	D	E	F	G	H	I
TYRONE—*Continued*							£	£
North Cappagh, Mountjoy, Omagh	1897	Yes	Yes	76	(*a*) Manufacture; (*b*) sale	Butter	—	2,904
Omagh, Omagh	1897	,,	,,	400	,,	Butter and agricultural goods	1,275	53,832
Pomeroy, Pomeroy	1897	,,	,,	200	,,	,,	690	7,141
Shaneragh, Dromore	1897	,,	,,	302	,,	Butter	—	7,384
Spamount, Castlederg	1897	,,	,,	232	,,	Butter and agricultural goods	1,552	11,076
								760
Tamnaskenny, Tamnaskenny, Cookstown	1910	,,	,,	46	,,	Butter	—	670
The Harp, Trillick	1897	,,	,,	130	,,	,,	—	2,725
Urney, Urney	1899	,,	,,	77	,,	,,	—	2,403
Victoria Bridge, Victoria Bridge	1901	,,	,,	71	,,	,,	413	4,889
LONDONDERRY.								
Ballyarton, Ballyarton, Londonderry	1901	,,	,,	—	,,	,,	403	5,288
Desertmartin, Desertmartin	1898	,,	,,	224	,,	,,	200	1,000
Draperstown, Draperstown	1900	,,	,,	103	,,	,,	—	—
Garvagh, Garvagh	1899	,,	,,	53	,,	Butter and agricultural goods	269	9,778
Moneymore, Moneymore	1896	,,	,,	228	,,	Butter	803	6,557
Tamlaght, Tamlaght		,,	,,	—	,,	,,	142	364
CAVAN								
Bailieboro' C.D.S., Bailieboro'	1902	,,	,,	227	(*a*) Manufacture; (*b*) distribution; (*c*) sale	(*a*) Butter, (*b*) agricultural goods	1,048	9,390
Ballyconnell C.D.S., Ballyconnell	1909	,,	,,	259	,,	Butter	*808*	*Not known*
Belturbet C.A. and D.S., Belturbet	1904	,,	,,	160	,,	,,	*160*	,,
Billis C.A. and D.S., Billis, Virginia	1905	,,	,,	12	,,	,,	6	3,203
Bogeskey C.A.D.S., Grousehall, Bailieboro'	1906	,,	,,	40	,,	,,	104	2,927
Butlersbridge C.A.D.S., Butlersbridge	1910	,,	,,	40	,,	,,	18	781
Carrickallen C.A.D.S., Mountain Lodge P.O., Cootehill	1904	,,	,,	76	,,	(*a*) Butter; (*b*) milling, (*c*) agricultural goods	293	4,496
Cavan Central C.A.D.S., Ballyhaise	1899	,,	,,	245	,,	(*a*) Butter, (*b*) agricultural goods	*819*	*29,504*
Coronea Bridge C.D.S., Coronea, Arva	1909	,,	,,	146	,,	(*a*) Butter; (*b*) meal and flour; (*c*) agricultural goods	205	6,123

A	B	C	D	E	F	G	H	I
CAVAN—*Continued*							£	£
Corraghoe C D.S., Corraghoe, Stradone	1907	Yes	Yes	29	(*a*) Manufacture; (*b*) distribution; (*c*) sale	Butter and cans	21	2,932
Drumcrow C.D.S, Drumcrow, Carrickaboy	1905	,,	,,	29	,,	,,	4	1,730
Gowna C.D S., Gowna ..	1895	,,	,,	212	,,	(*a*) Butter, (*b*) agricultural goods	618	3,334
Kill C.D S., Killyvin, Cootehill	1904	,,	,,	319	,,	Butter	441	5,881
Kilnaleck C.D S., Kilnaleck	1902	,,	,,	252	,,	(*a*) Butter, (*b*) agricultural goods	1,091	18,649
Moyne Hall C D S, Moynehall	1904	,,	,,	46	,,	Butter	5	1,855
Nahilla C.D S., Nahilla, Cloverhill, Belturbet	1908	,,	,,	34	,,	,,	9	1,824
Poles C.C., Pullamore ..	1909	,,	,,	62	,,	(*a*) Butter, (*b*) agricultural goods	15	4,727
Redhills C.D.S., Redhills ..	1904	,,	,,	81	,,	Butter	154	2,773
Swanlinbar C.D.S, Swanlinbar	1901	,,	,,	254	,,	(*a*) Butter, (*b*) agricultural goods	499	7,431
Templeport C.A. and D.S., Bawnboy	1919	,,	,,	219	,,	Butter	699	8,525
DONEGAL:								
Finn Valley C D.S., Killygordon	1898	,,	,,	466	,,	Butter and cans	1,391	12,206
Glenfinn C.D.S., Welchtown	1902	,,	,,	97	,,	Butter and Cream	308	1,128
Inver C.A. and D.S., Inver ..	1903	,,	,,	362	,,	(*a*) Butter, (*b*) agricultural goods	*605*	*5,910*
Kilbarron C.A D S., Cavangarden	1903	,,	,,	78	,,	(*a*) Butter and cream, (*b*) agricultural goods	122	5,414
Lagan C D S, Sallybrook, Manorcunningham	1896	,,	,,	415	,,	,,	1,875	10,090
Ramelton C.D S, Ramelton	1898	,,	,,	112	,,	Butter and cream	430	2,148
Taughboyne C.C., St. Johnston	1909	,,	,,	95	,,	(*a*) Butter, (*b*) agricultural goods	787	3,905
MONAGHAN:								
Ballinode C D.S., Ballinode .	1903	,,	,,	99	,,	(*a*) Butter and milk, (*b*) agricultural goods	214	4,171
Carrickaslane C.D.S., Castleblayney	1918	,,	,,	60	,,	Butter	129	3,542
Clones C D S., Clones .	1897	,,	,,	403	,,	(*a*) Butter; (*b*) eggs; (*c*) agricultural goods	1,396	40,490

A	B	C	D	E	F	G	H	I
MONAGHAN—*Continued*							£	£
Coraskea C D S [illegible]	[illegible]	,,	,,	85	(a) Manufacture; (b) sale	Butter	*216*	*1,190*
[illegible]				140	,,	(a) Butter; (b) agricultural goods	337	6,591
Corholland C C., Smithboro'	1924	,,	,,	—	,,	Butter	195	3,461
Co. Monaghan Central C.D.S, Doohamlet, Castleblayney	1899	,,	,,	618	,,	,,	832	26,021
Diamond Brae C.D S., Drumalt, Stranooden	1903	,,	,,	87	,,	,,	*192*	*1,422*
Doapey C.D S, Doapey, Aughabog, Newbliss	1903	,,	,,	126	,,	(a) Butter; (b) coal	201	6,221
Drumnacrutten C.C., Dunraymond	1911	,,	,,	58	,,	Butter	*143*	*1,600*
Drummurcher C C, Corrinshigo, Drum, Clones	1907	,,	,,	42	,,	,,	30	1,981
Greenan's Cross C.D S., Greenan's Cross, Latnamard, Newbliss	1903	,,	,,	86	,,	,,	136	1,566
Lough Egish C D.S, Shantonagh, Castleblayney	1902	,,	,,	253	,,	(a) Butter, (b) agricultural goods	438	*16,905*
St. Mary's C.D S, Clontibret	1903	,,	,,	237	,,	Butter	*424*	*Not known*
Town of Monaghan C.D.S, Monaghan	1901	,,	,,	278	,,	(a) Butter; (b) agricultural goods	*670*	*28,859*
Tyholland and Middletown C.D.S., Silverstream	1905	,,	,,	361	,,	Butter	371	4,906
CLARE:								
Bunratty C.C., Bunratty (new)	1927	,,	,,	—	,,	—	—	—
Scariff C.C., Scariff (new) ..	1927	,,	,,	—	,,	—	—	—
CORK:								
Ahadillane C.C., Donoughmore	1913	,,	,,	148	,,	,,	670	7,093
Allensbridge C.C., Newmarket	1914	,,	,,	48	,,	(a) Butter and milk; (b) groceries, (c) eggs	*437*	*9,031*
Aghabullogue C.C., Aghabullogue	1916	,,	,,	34	,,	(a) Butter and cream, (b) eggs and fowl; (c) agricultural goods	*678*	*10,537*
Ballinhassig C.C, Ballinhassig (new)	1927	,,	,,	—	,,	—	—	—
Ballyclough, Ballyclough, Mallow	1908	,,	,,	53	,,	Butter and cream	436	23,432
Banteer C.C., Banteer ..	1915	,,	,,	47	,,	Butter, cream, and milk	316	5,861
Bandon C.C., Bandon ..	1903	,,	,,	61	,,	Butter and milk	537	11,975

A	B	C	D	E	F	G	H	I
CORK—*Continued*							£	£
Berrings C.D S., Inniscarra ..	1903	Yes	Yes	46	(*a*) Manufacture; (*b*) sale	Butter, milk, and cream	296	20,936
Boherbue C.D.S., Boherbue	1901	,,	,,	135	,,	Butter and milk	950	35,774
Barryroe C.C , Lislevane, Timoleague	1925	,,	,,	—	,,	(*a*) Butter and milk, (*b*) agricultural goods, (*c*) cans	2,444	14,890
Ballyhay C.C., Charleville ..	1925	,,	,,	65	,,	(*a*) Butter, milk, cream, and cans, (*b*) agricultural goods	946	13,335
Buttevant C.C., Buttevant ..	1925	,,	,,	25	,,	Butter	514	23,671
Castlelyons C.C., Kilcor, Castlelyons, Fermoy	1916	,,	,,	51	,,	(*a*) Butter, milk, and (*b*) agricultural goods, (*c*) eggs	510	11,244
Castlecor C.C., Castlecor, Kanturk	1927	,,	,,	—	,,	Butter	887	24,226
Charleville C C , Charleville	1911	,,	,,	62	,,	,,	915	13,969
Churchtown C C., Churchtown, Buttevant	1924	,,	,,	—	,,	Butter, milk, cream, & cans	791	11,032
Clondrohid C C., Clondrohid, Macroom	1922	,,	,,	—	(*a*) Manufacture, (*b*) distribution, (*c*) sale	Butter and cans	1,867	24,429
Dromtariffe C C., Clonbanin, Banteer	1915	,,	,,	37	,,	(*a*) Butter, (*b*) agricultural goods	368	18,787
Drinagh C C., Drinagh, Dunmanway	1923	,,	,,	246	,,	(*a*) Butter, milk, cream, and cans, (*b*) agricultural goods	3,972	74,463
Killowen C D S , Bandon	1903	,,	,,	14	,,	Butter	*200*	*3,219*
Kilcorney C.D S., Rathcoole, Banteer	1891	,,	,,	48	,,	,,	372	11,164
Killumney C C., Ovens ..	1906	,,	,,	29	,,	(*a*) Butter, (*b*) agricultural goods	261	16,772
Liscarroll C.D.S., Buttevant	1890	,,	,,	41	,,	Butter	*501*	*15,625*
Lisavaird C C., Lisavaird, Clonakilty	1925	,,	,,	—	,,	Butter, cream, and cans	1,316	21,943
Lissarda C.D S., Lissarda ..	1892	,,	,,	56	,,	(*a*) Butter; (*b*) eggs	*737*	*21,948*
Toames C D.S , Macroom .	1898	,,	,,	49	,,	(*a*) Butter, milk, and cans; (*b*) agricultural goods	465	7,108

A	B	C	D	E	F	G	H	I
CORK—*Continued*							£	£
Milford C.D.S., Milford, Charleville	1918	Yes	Yes	153	(*a*) Manufacture; (*b*) distribution; (*c*) sale	(*a*) Butter, milk, and cans; (*b*) eggs and fowls; (*c*) agricultural goods	2,523	97,524
Millstreet C.C., Dooneen, Millstreet	1918	,,	,,	92	,,	(*a*) Butter and cans; (*b*) agricultural goods	311	14,651
Mourne Abbey C.D.S., Mallow	1895	,,	,,	138	,,	(*a*) Butter, milk, and cans (*b*) agricultural goods	*666*	*27,410*
Mitchelstown C.A.S., Mitchelstown	1919	,,	,,	186	,,	(*a*) Butter and cans; (*b*) agricultural goods	6,122	108,508
Shandrum C.C., Newtown, Charleville	1921	,,	,,	91	,,	(*a*) Butter and milk; (*b*) agricultural goods	*972*	*33,301*
KERRY:								
Abbeydorney C.D.S., Abbeydorney	1895	,,	,,	171	,,	(*a*) Butter and cans; (*b*) agricultural goods	1,279	20,286
Ardfert C.D.S., Ardfert	1895	,,	,,	71	,,	,,	1,151	15,009
Ballinascreena, Ballinascreena, Causeway	1912	,,	,,	82	,,	Butter and cream	354	6,225
Ballinclemessig C.D.S., Ballyheigue, Tralee	1902	,,	,,	38	,,	Butter, cream, milk, and cans	150	11,879
Ballybunion C.C., Ballybunion	1920	,,	,,	166	,,	Butter	*2,144*	*9,226*
Ballylongford C.D.S., Ballylongford	1895	,,	,,	82	,,	,,	*822*	*9,602*
Ballymacelligott C.D.S., Tralee	1903	,,	,,	218	,,	(*a*) Butter and cans, (*b*) eggs; (*c*) agricultural goods	1,902	14,267
Brosna C.D.S., Brosna, Abbeyfeale	1903	,,	,,	50	,,	Butter and cans	*470*	*10,749*
Causeway C.C., Causeway, Tralee	1909	,,	,,	112	,,	Butter	*319*	*8,606*
Coolard and Ballyconry C.C., Coolard, Lisselton	1920	,,	,,	160	,,	,,	1,559	2,751
Lee Strand C.C., Oakpark, Tralee	1909	,,	,,	247	,,	,,	3,120	15,644
Lixnaw C.C., Lixnaw ..	1909	,,	,,	272	,,	,,	*818*	*Not known*
Milltown and Ballyhar C.D.S., Milltown	1898	,,	,,	166	,,	,,	855	8,432

A	B	C	D	E	F	G	H	I
KERRY—*Continued*							£	£
Newtownsandes C.D.S , Newtownsandes	1895	Yes	Yes	230	(a) Manufacture, (b) distribution, (c) sale	(a) Butter, milk, and cans ; (b) agricultural goods	1,596	22,744
Rathmore C C., Rathmore ..	1919	,,	,,	312	,,	(a) Butter and cans ; (b) agricultural goods	2,123	12.720
Rattoo C.D.S., Ballyduff, Lixnaw	1905	,,	,,	122	,,	Butter	*854*	*Not known*
Tarbert C.C , Tarbert .	1914	,,	,,	168	,,	(a) Butter, milk, and cans, (b) agricultural goods	544	9,828
LIMERICK:								
Askeaton C.C , Askeaton (new)	1927	,,	,,	—	(a) Manufacture, (b) sale	—	—	—
Annacotty C.C., Barrington's Bridge	1909	,,	,,	56	,,	Butter, milk, and cans	106	17,061
Ardagh C.D S , Ardagh ..	1891	,,	,,	88	,,	(a) Butter, (b) agricultural goods	1,350	31,394
Ardpatrick C.D S., Ardpatrick, Kilmallock	1890	,,	,,	48	,,	Butter, milk, and cans	545	12,957
Athea C.C., Athea	1913	,,	,,	135	,,	(a) Butter, cream, milk, and cans, (b) agricultural goods	531	17,794
Ballybrown C.C., Ballybrown, Clarina (new)	1927	,,	,,	—	,,	—	—	—
Ballyagran C.C., Ballyagran, Charleville	1911	,,	,,	95	,,	(a) Butter, cream, and milk, (b) eggs, (c) agricultural goods	592	32,126
Ballyhahill C.D.S , Ballyhahill	1890	,,	,,	72	,,	Butter and cans	594	14,135
Belville Deel Bridge C.C., Kilmeady	1907	,,	,,	129	,,	(a) Butter, (b) agricultural goods	*1,058*	*23,495*
Blackabbey C D S., Adare ..	1901	,,	,,	79	,,	(a) Butter, milk, and cans; (b) agricultural goods	683	*22,355*
Ballinvana C C., Kilmallock	1918	,,	,,	40	,,	Butter	443	8,746
Bruree C C , Bruree	1912	,,	,,	46	,,	(a) Butter, (b) agricultural goods	*1,785*	*23,178*

A	B	C	D	E	F	G	H	I
LIMERICK—*Continued*							£	£
Cahirconlish C.C , Cahirconlish	1920	Yes	Yes	92	(*a*) Manufacture; (*b*) sale	Butter	838	20,386
Cappamore C C., Cappamore	1902	,,	,,	125	,,	(*a*) Butter and cans; (*b*) agricultural goods	1,158	20,657
Clouncagh C D.S., Ballingarry	1891	,,	,,	40	,,	,,	360	25,827
Coleman's Well C C., Colemanswell, Charleville	1911	,,	,,	33	,,	Butter	487	8,908
Cratloe C.C , Ballybehy, Abbeyfeale	1914	,,	,,	67	,,	Butter, milk, and cans	164	14,547
Devon Road C C , Devon Road, Templeglantine	1909	,,	,,	108	,,	(*a*) Butter, milk, cream, and cans, (*b*) agricultural goods	1,965	25,204
Drombanna C.C., Drombanna Four Elms	1912	,,	,,	148	,,	Butter, milk, cream, and cans	124	38,461
Dromkeen C D.S., Garrynagoord, Pallasgreen	1902	,,	,,	65	,,	,,	*466*	*17,823*
Feale Bridge and Headley Bridge C.D.S., Abbeyfeale	—	,,	,,	97	,,	(*a*) Butter and cans; (*b*) agricultural goods	169	19,143
Feenagh C D S., Charleville	1891	,,	,,	42	,,	Butter and cans	352	20,830
Garryspillane C C , Garryspillane, Knocklong	1918	,,	,,	138	,,	(*a*) Butter, milk, cream; (*b*) agricultural goods	785	25,807
Glenwilliam C.D S , Ballingarry	1891	,,	,,	26	,,	,,	*26*	*31,009*
Glin C.D.S., Glin	1891	,,	,,	58	,,	,,	*633*	*17,557*
Granagh C D S , Ballingarry	1890	,,	,,	24	,,	(*a*) Butter, (*b*) agricultural goods	*239*	*24,704*
Greybridge C.C., Meanus, Kilmallock	1911	,,	,,	49	,,	(*a*) Butter, cheese, milk, and cans; (*b*) agricultural goods	802	24,859
Herbertstown C.D.S , Knocklong	1903	,,	,,	60	,,	(*a*) Butter, cream, milk, and cans; (*b*) agricultural goods	500	23,771
Hospital C.C , Hospital ..	1908	,,	,,	89	,,	,,	356	22,242
Kantoher C D S , Killeedy, Ballagh, Charleville	1904	,,	,,	175	,,	(*a*) Butter, cream, milk, and cheese; (*b*) eggs and poultry; (*c*) hides and skins; (*d*) agricultural goods	*3,504*	*94,072*

A	B	C	D	E	F	G	H	I
LIMERICK—*Continued*							£	£
Kildimo C.D.S., Kildimo	1914	Yes	Yes	148	(*a*) Manufacture, (*b*) sale	(*a*) Butter, milk, and cans, (*b*) agricultural goods	385	10,634
Kilteely C.C., Kilteely	1908	,,	,,	94	,,	(*a*) Butter and cans; (*b*) agricultural goods	466	18,163
Mount Collins C.C., Abbeyfeale	1910	,,	,,	95	,,	,,	594	18,271
Newcastle West C.D.S., Newcastle West	1891	,,	,,	45	(*a*) Manufacture, (*b*) distribution, (*c*) sale	—	*705*	*Not known*
Oola C D.S , Oola	1909	,,	,,	129	,,	Butter	3,238	30,427
Rathkeale C C , Rathkeale	1908	,,	,,	110	,,	,,	*370*	*Not known*
Sarsfield C.D S , Templebredan, Pallasgreen	1902	,,	,,	64	,,	Butter, cheese, milk, and cans	376	22,986
Shanagolden C.D S., Shanagolden	1890	,,	,,	93	,,	(*a*) Butter, cream, and cans, (*b*) pigs, (*c*) agricultural goods	881	30,068
Toher C D S., Doon	1902	,,	,,	73	,,	Butter	*675*	*24,181*
Tournafulla C.C., Newcastlewest	1910	,,	,,	89	,,	(*a*) Butter and cans, (*b*) agricultural goods	464	20,188
Turraree C C , Turraree, Athea	1911	,,	,,	110	,,	Butter	439	8,258
TIPPERARY:								
Ballingarry C C., Ballingarry, Thurles	1926	,,	,,	142	,,	(*a*) Butter and milk, (*b*) agricultural goods	1,127	*Not known*
Ballyduag C D.S , Ballyduag, Thurles	1901	,,	,,	91	,,	(*a*) Butter, milk, and cans; (*b*) agricultural goods	*200*	*19,414*
Ballygriffin C C., Ballygriffin, Golden, Cashel	1906	,,	,,	34	,,	(*a*) Butter and milk; (*b*) agricultural goods	263	6,290
Ballypatrick C.D S., Ballypatrick, Clonmel	1893	,,	,,	31	,,	,,	331	14,846
Bansha C.D S , Bansha	1901	,,	,,	74	,,	,,	*476*	*39,477*
Birdhill C.C , Birdhill	1914	,,	,,	83	,,	Butter, milk, and cans	239	11,466
Boherlahan C.C., Ardmayle, Cashel	1898	,,	,,	53	,,	,,	253	15,166
Borrisokane C.C , Borrisokane (new)	1927	,,	,,	—	,,	,,	—	—

A	B	C	D	E	F	G	H	I
							£	£
TIPPERARY—*Continued.*								
Borrisoleigh C.C., Borrisoleigh, Templemore	1908	Yes	Yes	87	(a) Manufacture; (b) distribution; (c) sale	(a) Butter, milk, and cans, (b) agricultural goods	112	24,716
Ballycarron C.C., Dolla, Nenagh	1917	,,	,,	44	,,	,,	*26*	*Not known*
Burncourt C.D.S., Clogheen, Cahir	1903	,,	,,	38	,,	(a) Butter, (b) eggs; (c) agricultural goods	*113*	*15,457*
Cloncannon C.C., Moneygall, Roscrea	1908	,,	,,	31	,,	Butter and milk	35	4,109
Clonoulty C.D.S., Rossmore, Goolds Cross	1899	,,	,,	271	,,	Butter, milk, and cans	2,160	11,332
Coolmoyn C.C., Rathbrit, Fethard	1909	,,	,,	207	,,	(a) Butter and milk, (b) agricultural goods	*369*	*41,276*
Drombane C.D.S., Drombane, Thurles	1896	,,	,,	163	,,	Butter	1,099	26,072
Duharra C.C., Newtown, Nenagh	1913	,,	,,	96	,,		*369*	*Not known*
Fennor C.D.S., Rathbeg, Urlingford	1899	,,	,,	229		(a) Butter and milk, (b) agricultural goods; (c) eggs	913	20,302
Glen of Aherlow C.D.S., Bansha	1892	,,	,,	70	,,	(a) Butter and milk, (b) agricultural goods	672	30,766
Golden C.C., Golden, Cashel (new)	1927	,,	,	—	,	—	—	—
Grangemockler C.D.S., Ninemilehouse	1894	,,	,,	91	,,	(a) Butter, milk, and cans, (b) agricultural goods	611	17,752
Hollyford C.D.S., Hollyford, Cappawhite	1903	,,	,,	105	,,	,,	939	29,631
Killea C.C., Killea, Templemore	1906	,,	,,	84	,,	(a) Butter, milk and cream; (b) agricultural goods	93	5,106
Killeen C.C., Killeen, Nenagh	1910	,,	,,	78	,,	,,	21	7,290
Kilross C.D.S., Kilross	1896	,,	,,	172	,,	(a) Butter and milk; (b) agricultural goods	*1,301*	*47,826*
Kivilcarris C.C., Drom, Templemore	1904	,,	,,	106	,,	Butter, cream, and milk	*88*	*6,925*

A	B	C	D	E	F	G	H	I
TIPPERARY—*Continued*							£	£
Killoscully C C., Longstone, Killoscully	1923	Yes	Yes	41	(*a*) Manufacture, (*b*) distribution, (*c*) sale	Butter and milk	132	6,685
Kilcommon C C, Kilcommon, Thurles	1917	,,	,,	88	,	,,	*81*	*Not known*
Knockfune C A.D S., Knockfune, Newport	1909	,,	,,	26	,,	,,	362	4,094
Lagganstown C.D S, Lagganstown, Golden, Cashel (amalgamated with Kilcommon)	1902	,	,,	44	,,	—	222	—
Montore C.C., Clonakenny, Roscrea	1924	,,	,,	154	,,	Butter, milk, cream, and cans	228	12,479
Nenagh C C., Nenagh	1913	,,	,,	78	,,	Butter	267	27,497
Newport C D S, Newport	1903	,,	,,	102	,,	(*a*) Butter and milk, (*b*) agricultural goods	67	36,467
Outrath C.D S, Outrath, Cahir	1899	,,	,,	144	,,	,,	1,623	38,532
Rearcross. C.C., Rearcross, Newport	1917	,,	,,	46	,,	Butter, cream, and milk	389	9,232
Silvermines C.D.S, Silvermines, Nenagh	1896	,,	,,	42	,,	,,	237	4 590
Solohead C.D S., Limerick Junction	1901	,,	,,	137	,	(*a*) Butter, cream, and milk, (*b*) agricultural goods	*2,586*	*26,912*
Springmount C.D S, Springmount, Clonmel	1896	,,	,,	85	,,	,,	*789*	*16,203*
Surrvale C.D.S, Market St, Cahir	1901	,,	,,	68	,	Butter, cream, milk, and cans	*1,067*	*37,117*
Thurles C.D S, Thurles	1902	,,	,,	77	,	,,	109	17,818
Tipperary C C, Tipperary .	1908	,	,,	332	,	,,	*2,299*	*113,952*
Templetuohy C C, Templetuohy, Templemore	1921	,,	,,	32	,	(*a* Butter, cream, milk, and cans, (*b*) agricultural goods	112	7,075
Templeree and Castleiney C D.S., Castleiney, Templemore	1903	,,	,,	75	,	Butter	*66*	*6,208*
Toomevara C A D S, Toomevara, Nenagh	1909	,,	,,	115	,,	Butter, milk, and cans	*318*	*18,901*
WATERFORD								
Carrigeen C D S., Carrigeen	1895	,,	,,	174	,,	,,	1,418	20,242
Dungarvan C.C, Dungarvan	1920	,,	,,	66	,,	(*a*) Butter, milk, and cans, (*b*) agricultural goods	4 386	63,788
Lougheullen C.D S, Kilmacow	1904	,,	,,	87	,,	,,	619	15 [illegible]

A	B	C	D	E	F	G	H	I
WATERFORD—*Continued*							£	£
Glenmore C.C , Glenmore .	1905	Yes	Yes	168	(*a*) Manufacture; (*b*) distribution; (*c*) sale	(*a*) Butter and cans; (*b*) agricultural goods; (*c*) coal	618	20,444
Kilmacow C D S., Kilmacow	1895	,,	,,	164	,,	(*a*) Butter and milk, (*b*) agricultural goods	1,309	21,216
Sheverue C C., Rathpatrick	1917	,,	,,	71	,,	,,	*185*	*5,531*
Stradbally and Comeragh Valley C.A.S , Durrow, Stradbally	1919	,,	,,	300	,,	,,	4,052	16,791
KILKENNY								
Ballybur C C., Ballybur, Cuffe's Grange	1911	,,	,,	96	,,	Butter	77	7,654
Ballyhale C.D S., Knocktopher	1895	,,	,,	82	,,	(*a*) Butter, milk, and cans, (*b*) agricultural goods	495	15,506
Ballyragget C C , Ballyragget	1915	,,	,,	84	,,	,,	52	1,119
Barrowvale C C , Goresbridge	1913	,,	,,	101	,,	,,	199	5,067
Bennettsbridge C C., Bennetts bridge	1909	,	,,	119	,,	(*a*) Butter, milk, and cans; (*b*) agricultural goods; (*c*) flour	311	9,057
Brandon Vale C C , Ballyogan, Graigue-na-mamagh	1914	,,	,,	97	,,	(*a*) Butter and milk; (*b*) agricultural goods	87	4,078
Callan C D S., Callan ..	1899	,,	,,	135	,,	,,	984	42,717
Castlecomer C C , Castlecomer	1913	,,	,,	127	,,	(*a*) Butter, cream, milk, and cans, (*b*) agricultural and mill goods	925	12,176
Castlehale C D S., Kilmoganny	1900	,,	,,	62	,,	(*a*) Butter, milk, and cans, (*b*) agricultural goods	380	12,121
Kells C.D S , Thomastown	1898	,,	,,	82	,,	,,	519	16,746
Kilkenny C C., Kilkenny .	1917	,,	,,	73	,,	,,	143	16,784
Muckalee C.D.S., Muckalee, Ballyfoyle	1891	,,	,,	161	,,	,,	1,242	21,094
Nore Valley C.C , Thomastown	1912	,,	,,	54	,,	,,	432	*5,369*
Piltown C D S , Piltown ..	1900	,,	,,	716	,,	,,	4,675	64,896

A	B	C	D	E	F	G	H	I
KILKENNY—*Continued*							£	£
Windgap C.D S., Windgap	1893	Yes	Yes	118	(a) Manufacture; (b) distribution, (c) sale	(a) Butter, cream, milk, and cans, (b) agricultural goods	832	22,898
LEIX:								
Donaghmore C C., Bal ymeelish Park, Ballybrophy (new)	1927	,,	,,	—	,,	—	—	—
LONGFORD:								
Columbkille C.D.S., Aughnacliffe, Granard	1900	,,	,,	485	,,	Butter	*1,074*	*18,933*
WEXFORD:								
Ida C C., Tullogher, New Ross	1915	,,	,,	170	,,	(a) Butter, milk, and cans, (b) agricultural and mill goods	743	19,297
Inch C.D S, Inch ..	1895	,,	,,	149	,,	(a) Butter and cans, (b) agricultural goods	934	11,952
Macamore C.C., Ballycanew, Gorey	1921	,,	,,	69	,,	(a) Butter and cans, (b) agricultural goods, (c) eggs	2,643	15,394
Pallas C.A D S, Inch ..	1903	,,	,,	91	,,	(a) Butter, (b) eggs, (c) agricultural goods	374	3,131
LEITRIM:								
Bornacoola, Johnston's Bridge, Dromod	1901	,,	,,	194	,,	Butter	*270*	*Not known*
Breffni C C., Dromahair	1897	,,	,,	184	,,	(a) cream and cans, (b) agricultural goods	520	11,552
Creevelea C C, Drumkeerin	1915	,,	,,	91	,,	Butter	154	2,791
Dowra C C, Dowra (new) .	1927	,,	,,	—	,,	—	—	—
Eslin Bridge C.D.S., Mohill	1900	,,	,,	305	,,	(a) Butter, milk and cans; (b) agricultural goods	452	4,764
Killasnett C.D S., Lurganboy, Manorhamilton	1899	,,	,,	189	,,	,,	528	17,372
Kiltoghert C.D S, Kiltoghert, Carrick-on Shannon	1901	,,	,,	1,408	,,	,,	*2,186*	*21,741*

A	B	C	D	E	F	G	H	I
LEITRIM—*Continued*							£	£
Kinlough C D.S , Kinlough .	1897	Yes	Yes	378	(*a*) Manufacture; (*b*) distribution; (*c*) sale	(*a*) Butter, cream, and cans; (*b*) agricultural goods, (*c*) eggs and poultry	—	*10,871*
St. Brigid's C C., Ballinamore (new)	1927	,,	,,	—	,,	—	—	—
MAYO·								
Ballaghadereen C D S , Ballaghadereen	1898	,,	,,	575	,,	(*a*) Butter and cans; (*b*) agricultural goods	1,023	*14,781*
ROSCOMMON·								
Carnadoe C C., Kilmore via Drumsna	1908	,,	,,	303	,,	(*a*) Butter, milk, and cans; (*b*) store and agricultural goods	573	11,685
Croghan C D.S , Croghan, Boyle	1898	,,	,,	229	,,	Butter and cans	960	2,158
Kilmactranny C.D.S., Carrick-on-Shannon	1898	,,	,,	188	,,	(*a*) Butter and cans; (*b*) agricultural goods	789	7,002
Knockvicar C D S , Knockvicar, Boyle	1898	,,	,,	—	—	—	—	—
SLIGO.								
Achonry C D. S , Achonry, Bunninadden	1897	,,	,,	661	(*a*) Manufacture; (*b*) distribution; (*c*) sale	(*a*) Butter and cans; (*b*) agricultural goods, (*c*) bacon	*1,760*	*32,501*
Ballinfull C.D.S , Ballinfull .	1897	,,	,,	477	,,	,,	*1,029*	*15,495*
Ballintrillick C.D.S., Cliffoney	1897	,,	,,	877	,,	(*a*) Butter, (*b*) agricultural goods; (*c*) eggs	1,160	22,913
Ballymote C.D S., Gurteen	1897	,,	,,	980	,,	Butter and cans	*1,357*	*11,883*
Drumcliffe C D.S , Drumcliffe	1895	,,	,,	484	,,	(*a*) Butter and cream; (*b*) agricultural goods	944	10,333
Gurteen C.D.S , Gurteen, Ballymote	1897	,,	,,	750	,,	(*a*) Butter and cans, (*b*) agricultural goods	*1,705*	*16,303*
Riverstown C D.S., Riverstown	1897	,,	,,	603	,,		1,013	Not known
Rathscanlon C C , Tubbercurry (new)	1927	,,	,,	—	—	—	—	—

AGRICULTURAL SOCIETIES

A	B	C	D	E	F	G	H	I
ANTRIM:							£	£
Ballymena, Ballymena	1909	Yes	Yes	726	Trading	Agricultural goods and groceries	41,700	26,000
East Antrim, Ballycarry ..	1913	"	"	72	"	"	2,364	28,107
Lisburn, Lisburn	1909	"	"	2,473	"	"	33,248	78,735
ARMAGH:								
Five Lane Ends, Annaghmore	1922	"	"	30	"	"	509	9,125
Frontier, Alderside, Newry ..	1903	"	"	81	"	Agricultural goods	17	31
Killeavy, Killean	1916	"	"	195	"	"	104	548
DOWN:								
Annaclone, Annaclone, Rathfriland	1903	"	"	67	"	"	—	415
Clonallon, Carrickmacsday, Warrenpoint	1914	"	"	124	"	"	25	220
Clonduff, Hilltown, Newry .	1903	"	"	219	"	"	106	202
Downpatrick, Downpatrick	1918	"	"	242	"	Agricultural goods and groceries	2,866	22,511
Kilcoo, Kilcoo	1904	"	"	129	"	Agricultural goods	13	806
FERMANAGH								
Lowtherstown, Keeran, Irvinestown	1919	"	"	418	"	Agricultural goods and groceries	1,759	12,949
Maguiresbridge, Drumboughlen, Maguiresbridge	1922	"	"	134	"	"	1,095	7,621
Newtownbutler, Chestnut Lodge, Newtownbutler	1917	"	"	188	"	"	—	4,000
Springfield, Springfield ..	—	"	"	—	"	"	454	18,030
LONDONDERRY								
Kilcronaghan, Murmeal, Tubermore	1919	"	"	132	"		1,289	5,736
Magherafelt, Ballymoghan, Magherafelt	1920	"	"	384	"	"	6,182	25,289
Moneymore, Ivy Cottage, Moneymore	1915	"	"	169	"	"	3,069	22,988
Roe Valley, Dungiven	1920	"	"	117	"	"	2,219	9,871
TYRONE								
Ballylurgan, Crieve N S, Fivemiletown	1920	"	"	300	"	"	4,005	39,027
Carmen, Altenagh Lower, Carrickmore	1916	"	"	393	"	"	459	6,808
Drumragh and Cappagh, 2, John Street, Omagh	1920	"	"	516	"	"	4,616	1,307
Millview, Drumconnis, Dromore	1920	"	"	187	"	"	—	2,000
Sixmilecross, Foremass Lower, Sixmilecross	1915	"	"	264	"	"	497	5,130

A	B	C	D	E	F	G	H	I
CAVAN:							£	£
Bruskey C.A.S., Drumbruckless, Ballinagh	1904	Yes	Yes	155	Trading	Agricultural goods	17	318
Castlerahan C.A.S., Castlerahan, Ballyjamesduff	1902	,,	,,	198	,,	,,	26	267
Cloverhill C.A.S., Drum, Clones	1919	,,	,,	209	,,	,,	906	7,866
Cross C.A.S., Crossreagh, Mullagh	1903	,,	,,	87	,,	,,	11	Nil
Dromard C.A.S., Moyne	1919	,,	,,	84	,,	,,	187	Not known
Kingscourt C.A.S., Kingscourt	1897	,,	,,	208	,,	(a) Agricultural goods, (b) coal	*201*	*991*
Lear C.A.S., Bailieboro'	1907	,,	,,	393	,,	(a) Agricultural goods; (b) groceries	1,768	9,031
Shercock C.A.S., Shercock	1917	,,	,,	141	,,	Agricultural goods	1,117	5,990
DONEGAL:								
Ardara C.A.S., Ardara	1911	,,	,,	189	,,	(a) Agricultural goods; (b) groceries, (c) tweeds	211	5,650
Buncrana C.A.S., Buncrana	1919	,,	,,	199	,,	Agricultural goods	562	3,713
Clondahorkey C.A.S., Dunfanaghy	1914	,,	,,	136	,,	(a) Agricultural goods; (b) groceries	1,244	5,707
Cloughaneely C.A.S., Gortahork	1919	,,	,,	252	,,	,,	1,041	4,35[illegible]
Conwal C.A.S., Letterkenny	1919	,,	,,	372	,,	,,	*1,783*	*8,93*[illegible]
Corkey C.A.S., Manorcunningham	1920	,,	,,	170	,,	,,	802	6,14[illegible]
Deele Valley C.A.S., Convoy	1920	,,	,,	242	,,	,,	1,148	6,690
Doe C.A.S., Creeslough, Letterkenny	1920	,,	,,	132	,,	,,	921	14,258
Doochary C.A.S., Doochary	1919	,,	,,	85	,,	Agricultural goods	24	1,406
Downstrands C.A.S., Narin, Glenties	1910	,,	,,	80	,,	,,	114	4,264
Falcarragh C.A.S., Falcarragh	1920	,,	,,	131	,,	(a) Agricultural goods; (b) groceries	856	5,389
Gartan and Kilmacrennan C.A.S., Termon	1921	,,	,,	240	,,	,,	1,034	6,268
Glassagh C.A.S., Derrybeg	1919	,,	,,	212	,,	,,	510	5,689
Gweebor C.A.S., Middle Dore, Bundeg	1909	,,	,,	173	,,	,,	139	2,619
Inniskeel C.A.S., Glenties	1908	,,	,,	390	,,	,,	374	14,071
Moville C.A.S., Moville	1919	,,	,,	321	,,	,,	1,107	8,192
Templecrone C.A.S., Dungloe	1906	,,	,,	825	(a) Manufacturing, (b) trading	(a) Agricultural goods; (b) machine and hand-knit goods	1,611	80,429

A	B	C	D	E	F	G	H	I
							£	£
MONAGHAN:								
Mulladuff C.A.S., Smithborough	1917	Yes	Yes	234	Trading	(a) Agricultural goods, (b) eggs	478	9,974
CLARE.								
East Clare C A.S., Scariff	1920	,,	,,	327	,,	(a) Agricultural goods, (b) groceries	1,155	11,404
Kilkeedy C.A S, Boston, Tubber	1920	,,	,,	124	,,	,,	*200*	*3,393*
Kilmaley C.A S, Kilmaley .	1920	,,	,,	171	,,	Agricultural goods	*307*	*3,058*
Miltown Malbay C A S, Miltown Malbay	1919	,,	,,	242	,,	,,	*396*	*1,994*
Ruan C A S, Ruan, Corofin	1902	,,	,,	194	,,	,,	25	431
CORK:								
Carrignavar C.A.S., Carrignavar	1919	,,	,,	52	,,	,,	*168*	*265*
Duhallow C A S, Boherbue	1916	,,	,,	18	,,	,,	4	3,636
Fermoy C A.S, McCurtain Street, Fermoy	1914	,,	,,	—	(a) Milling, (b) trading	(a) Agricultural goods, (b) mill goods	10,223	25,903
Kilmurry C.A S, Dooniskey, Lissarda	1917	,,	,,	101	Trading	(a) Agricultural goods, (b) groceries	*773*	*11,195*
Mallow Co-op. Soc., Mallow	1920	,,	,,	590	(a) Manufacture (b) trading	(a) Bakery goods; (b) groceries	1,970	11,380
Twopothouse C A S, Mallow	1920	,,	,,	26	Trading	Agricultural goods, (b) groceries	914	2,271
Whitechurch C A S, Whitechurch	1917	,,	,,	—	,,	,,	45	Not known
KERRY								
Killarney C A S, Killarney	1919	,,	,,	447	,,	,,	2,571	7,198
Lisnagceann C.A S, Headford, Killarney	1919	,,	,,	176	,,	Agricultural goods	*436*	*Not known*
Traighli C.A.S, Ashe Street, Tralee	1925	,,	,,	23	,,	(a) Agricultural goods, (b) groceries	—	5,587
LIMERICK:								
Adare Co op Society, Adare	1919	,,	,,	414	,,	,,	*3,420*	*14,566*
Pallaskenry Co-op. Farm Implement Society, Ballinacarriga, Kildimo	1914	,,	,,	32	—	—	10	Nil
Upper Connello C A S, Feenagh, Charleville	1920	,,	,,	202	Trading	Agricultural goods	1,851	7,287
Camogue C.A S, Herbertstown	1921	,,	,,	109	,,	,,	177	4,806
TIPPERARY:								
Lower Ormonde C A S, Springmount, Borrisokane	1896	,,	,,	211	,,	,,	*215*	*Not known*

A	B	C	D	E	F	G	H	I
TIPPERARY—*Continued*								
Moyne C A S., Moyne, Templemore	1895	Yes	Yes	141	Trading	Agricultural goods	£ 27	£ 1,277
New Inn C.A.S., New Inn, Cahir	1899	"	"	108	"	"	20	*Not known*
Slievenamon C A.S, Grangemockler	1920	"	"	94	"	"	1,523	3,128
Twomileborris C.A S, Twomileborris	1920	"	"	28	"	"	6	1,065
WATERFORD								
Blackwater Valley C.A.S, Cappoquin	1914	"	"	282	"	"	655	8,691
Crooke C A.S, Woodstown, Coolegan	1917	"	"	54	(*a*) Trading; (*b*) threshing	"	492	1,523
Iverk C A S., Carrigeen	1898	"	"	184	"	(*a*) Agricultural goods, (*b*) groceries	978	25,160
Ring C A S., Ring, Dungarvan	1920	"	"	112	"	Agricultural goods	528	7,411
KILKENNY								
Crosspatrick C.A.S, Bawnmore, Johnstown	1895	"	"	52	"	Agricultural goods	3	Not known
KILDARE								
Athy C.A.S, Leinster Street, Athy	1905	"	"	315	"	(*a*) Agricultural goods, (*b*) groceries	*165*	*5,729*
North-West Kildare C A S., Courtduff, Coolcarrigan, Kilcock	1914	"	"	92	"	"	23	5,515
Rathangan C.A S., Rathangan	1916	"	"	123	"	"	29	1,702
LEIX:								
Coill-na-Coirt (Courtwood) C A S., Courtwood, Ballybrittas, Leix	1914	"	"	235	"	Agricultural goods	55	4,714
Durrow C.A S, Durrow	1920	"	"	145	"	(*a*) Agricultural goods, (*b*) groceries	1,900	9,414
Errill C A.S., Errill	1914	"	"	64	"	Agricultural goods	*16*	*654*
Maryborough C.A S., Maryborough	1919	"	"	593	"	(*a*) Agricultural goods; (*b*) groceries	1,273	2,421
Mountmellick C.A.S., Mountmellick	1918	"	"	235	"	Agricultural goods	339	4,520
LONGFORD.								
Shroid C.A.S., Cooleeny	1919	"	"	56	"	"	*185*	*Not known*
LOUTH.								
Dromiskin C A.S., Dromiskin, Castlebellingham	1913	"	"	142	"	(*a*) Agricultural goods, (*b*) groceries	1,038	4,504

A	B	C	D	E	F	G	H	I
							£	£
MEATH:								
Boardsmill C A S , Trim ..	1918	Yes	Yes	115	(a) Trading; (b) threshing	Agricultural goods	134	1,168
Donaghpatrick C A.S., Rathcoon, Wilkinstown, Navan	1895	"	"	73	Trading	(a) Agricultural goods, (b) groceries	218	2,792
Kilbeg and Staholmog C.A S , Carlanstown, Kells	1915	"	"	12	"	Agricultural goods	*44*	*10*
Kilmessan C.A.S., Kilmessan	1894	"	"	109	"	(a) Agricultural goods, (b) groceries	115	2,362
Kilskyre C A.S., Kells	1917	"	"	247	"	"	250	4,874
Rathmolyon C.A S , Rathmolyon, Enfield	1897	"	"	142	"	Agricultural goods	118	1,101
OFFALY:								
Clara C.A S., Clara . ..	1920	"	"	498	"	(a) Agricultural goods, (b) groceries, (c) drapery	1,551	6,773
Mount Bolis C.A.S , Gortnamona, Blue Ball, Tullamore	1920	"	"	192	"	(a) Agricultural goods, (b) groceries	287	2,130
North Offaly C A S , 17, William Street, Tullamore	1918	"	"	248	"	"	292	16,401
WESTMEATH								
Ballinahown C.A.S , Ballinahown, Athlone	1900	"	"	254	"	Agricultural goods	30	844
Fore and Collinstown C.A S , Fore	1907	"	"	200	"	"	*25*	*162*
Mount Temple, "Williamstown, Moate"	1914	"	"	197	"	(a) Agricultural goods, (b) groceries, (c) eggs	*230*	*13,904*
Mullingar C.A S , Mullingar .	1923	"	"	560	"	(a) Agricultural goods, (b) groceries	629	7,771
WEXFORD:								
Enniscorthy C.A.S., Enniscorthy	1895	"	"	3,062	"	(a) Agricultural goods; (b) groceries, (c) hardware, (d) boots and shoes	*12,047*	*Not known*
Ballyduff Co-op Farmers' Soc , Camolin	1908	"	"	9	"	Agricultural goods	*90*	*Not known*
Loc Garmain C A S., The Castle, Wexford	1921	"	"	1,181	"	(a) Agricultural goods, (b) groceries, (c) hardware	9,645	40,929
New Ross C A S., Cushinstown, Ballynabola	1906	"	"	22	"	Agricultural goods	12	51
Shelburne C.A S., Campile (b)	1919	"	"	655	"	(a) Agricultural goods, (b) groceries	5,014	38,276

A	B	C	D	E	F	G	H	I
WICKLOW:								
Kilcool C.A.S., Kilcool ..	1920	Yes	Yes	272	Trading	(a) Agricultural goods, (b) groceries, (c) meal and bran; (d) hardware and paints	£ 626	£ 4,318
Knockananna C.A.S., Hacketstown	1914	,,	,,	122	,,	Agricultural goods	*18*	*248*
Tinahely C.A.S, Tinahely .	1908	,,	,,	275	,,	(a) Agricultural goods, (b) groceries	745	5,197
GALWAY:								
Abbeygormican C A S, Corbally, Kilrickle, Loughrea	1916	,,	,,	102	,,	Agricultural goods	*345*	*23*
Ballinamore C A S, Ballinamore Bridge, Ballinasloe	1915	,,	,,	60	,,	—	99	Nil
Ardrahan C A S., Ardrahan, Ballinasloe	1897	,,	,,	354	(a) Threshing and grinding, (b) trading	Agricultural goods	102	4,060
Aughrim C.A.S, Aughrim, Ballinasloe	1915	,,	,,	173	Trading	,,	*148*	*35*
Ballymacward C.A S, Ballymacward, Woodlawn	1898	,,	,,	174	,,	,,	36	Not known
Ballingarry C A S, Kilchreest	1917	,,	,,	100	,,	,,	*26*	*331*
Cleggan C A S, Cleggan	1919	,,	,,	192	,,	(a) Agricultural goods, (b) groceries	709	2,045
Clonbur C A S, Clonbur ..	1903	,,	,,	242	,,	Agricultural goods	*30*	*1,090*
Creagh C A S, Creagh, Ballinasloe	1917	,,	,,	104	,,	,,	*63*	*Not known*
Kilkerrin C A S, Kilkerrin ..	1898	,,	,,	192	,,	,,	*26*	*172*
Menlough C A S, Menlough, Ballinasloe	1898	,,	,,	349	,,	,,	119	1,071
Mount Bellew C A S., Mount Bellew	1898	,,	,,	—	Milling and trading	(a) Agricultural goods, (b) mill goods	4,130	7,406
Oranmore C.A.S., Oranmore	1897	,,	,,	176	Trading	Agricultural goods	50	1,514
Oranmore and Ballinacourty C A S, Oranmore	1919	,,	,,	187	,,	(a) Agricultural goods, (b) drapery	1,083	5,119
Oughterard C A.S, Oughterard	1919	,,	,,	298	,,	Agricultural goods	2,390	1,035
Ryehill and Monivea C A S, Monivea, Athenry	1915	,,	,,	14	,,	,,	4	130
Shanaglish C.A.S, Killafin, Gort	1907	,,	,,	113	,,	,,	*14*	*195*
St. Cailin's C A S., Emlaughmore, Roundstone	1919	,,	,,	90	,,	,,	*338*	*Not known*
Tyaquin C.A.S. Cormacoo, Colemanstown, Ballinasloe	1897	,,	,,	110	,,	,,	*21*	*Not known*
Tynagh and Killimore C A.S, Gurrans, Tynagh, Loughrea	1898	,,	,,	233	,,	,,	*80*	*653*

A	B	C	D	E	F	G	H	I
							£	£
LEITRIM:								
Ballinaglera C.A.S , Dowra ..	1910	Yes	Yes	218	Trading	(a) Agricultural goods; (b) groceries	201	2,302
Carrigallen C.A.S , Beaghbeg, Carrigallen	1914	,,	,,	98	,,	Agricultural goods	*102*	*33*
Cloone C.A.S., Mohill ..	1920	,,	,,	176	,,	(a) Agricultural goods, (b) groceries	706	3,023
Glenfarne C.A.S., Glenfarne, Enniskillen	1915	,,	,,	175	,,	Agricultural goods	*30*	*107*
Johnston's Bridge C.A S , Johnston's Bridge, Dromod	1919	,,	,,	446	,,	(a) Agricultural goods, (b) groceries and eggs	*799*	*3,016*
Rantogue C.A.S., Drumshambo	1920	,,	,,	90	,,	Agricultural goods	207	Not known
MAYO:								
Attymachugh C.A S , Attymachugh, Callow, Foxford	1918	,,	,,	143	,,	(a) Agricultural goods; (b) groceries and eggs, (c) hardware	*369*	*5,454*
Aughagower C.A S , Ardara, Aughagower, Westport	1911	,,	,,	121	,,	Agricultural goods	*15*	*252*
Backs C A S., Knockmore, Ballina	1919	,,	,,	56	,,	,,	*335*	*2,131*
Ballinrobe C.A.S., Knockglass, Ballinrobe	1920	,,	,,	221	,,	,,	1,804	4,724
Ballyovey C.A.S , Partry, Ballinrobe	1920	,,	,,	114	,,	(a) Agricultural goods, (b) groceries	954	5,483
Ballysokeery C A S , Lisglennon, Killala	1897	,,	,,	160	,,	,,	*53*	*2,145*
Belmullet C A S , Glencastle, Bunahowen, Ballina	1914	,,	,,	175	,,	—	139	Nil
Bohola C A S , Bohola, Kiltimagh	1895	,,	,,	66	,,	Agricultural goods	2	258
Boleboy C.A S , Killasser, Swinford	1919	,,	,,	269	,,	,,	444	3,694
Brize C A S , Balla	1919	,,	,,	95	,,	(a) Agricultural goods, (b) groceries and eggs	*381*	*Not known*
Burriscarra C.A S., Ballintubber, Castlebar	1898	,,	,,	257	,,	,,	730	4,374
Coislough C.A S., Carrowkennedy, Westport	1907	,,	,,	98	,,	Agricultural goods	*25*	*212*
Croaghpatrick C A S , Lecanvey, Murrisk, Westport	1915	,,	,,	112	,,	,,	*42*	*155*
Crossmolina C.A.S , Crossmolina	1899	,,	,,	163	,,	—	35	Nil
Dooega C.A S , Dooega, Achill Sound	1920	,,	,,	90	,,	(a) Agricultural goods; (b) groceries	1,142	4,408

A	B	C	D	E	F	G	H	I
MAYO—*Continued*							£	£
Drummin C.A S., Westport .	1917	Yes	Yes	64	Trading	Agricultural goods	8	81
Foxford Co-op Industrial and Agric. Society, Foxford	1919	„	„	86	„	(*a*) Agricultural goods, (*b*) groceries	*2,057*	*3,190*
Cloondaff C.A.S., Glenhest, Newport (new)	1927	„	„	—	„	—	—	—
Killawalla C.A S, Killadeer, Ballyhean, Castlebar	1920	„	„	117	„	Agricultural goods	*90*	*106*
Killedan C.A.S., Treenagleragh, Kiltimagh	1919	„	„	349	„	(*a*) Agricultural goods; (*b*) groceries	807	2,494
[illegible]	[illegible]	„	„	84	„	Agricultural goods	16	134
[illegible] Westport	[illegible]	„	„	222	„	„	28	248
Knocksaxon C A S, Balla .	1917	„	„	78	„	„	45	678
Logboy C A.S., Ballyhaunis . .	1904	„	„	21	„	„	118	622
Mayo Abbey C A S, Summer Hill, Ballyglass, Claremorris	1898	„	„	246	„	Agricultural goods	33	1,186
Mount Brown C.A S., Mount Brown, Aughagower, Westport (new)	1927	„	„	—	„	—	—	—
St. Columba's C A S, Achill Sound	1920	„	„	155	„	(*a*) Agricultural goods; (*b*) groceries	821	6,159
Tample C.A.S., Charlestown	1917	„	„	241	„	Agricultural goods	817	1,444
Tavanaghmore C A.S, Tavanaghmore, Balla	1913	„	„	61	„	„	15	255
Tourmakeady C A S, Srah N.S., Ballinrobe	1898	„	„	235	„	„	965	894
ROSCOMMON:								
Cam C A.S., Curraghboy, Athlone	1899	„	„	199	„	„	28	1,600
Cloughanveele C.A S, Ballinturley, Athleague	1910	„	„	101	„	„	*14*	*350*
Drum C.A.S, Keelty House, Athlone	1899	„	„	212	„	„	34	177
Kilteevan C.A.S, Emoe . .	1915	„	„	126	„	„	33	491
Kiltoom C A S., Carramore, Kiltoom	1917	„	„	97	„	„	99	475
Knockcroghery C A S, Corroy, Knockcroghery	1917	„	„	75	„	„	88	862
Lisadorn C.A S, Ardlackin, Elphin	1916	„	„	124	„	„	254	Nil
Moore C.A.S., Ballindaggin, Ballinasloe	1915	„	„	43	„	„	*6*	*99*
Oran C.A S, Highlake, Ballymacurley	1916	„	„	142	„	„	*22*	*50*
St. John's C.A S., Ballagh, Rahara	1899	„	„	197	„	„	127	905
Tissara C.A.S., Four Roads, Athleague	1899	„	„	249	„	„	33	72

BRITISH ISLES

A	B	C	D	E	F	G	H	I
							£	£
SLIGO:								
Enniscrone C.A.S., Kilglass ..	1897	Yes	Yes	169	Trading	Agricultural goods	86	Nil
Skreen and Dromard C.A.S., Carrowgarry, Ballysodare	1914	,,	,,	99	,,	,,	47	172

POULTRY SOCIETIES

A	B	C	D	E	F	G	H	I
ANTRIM:								
Cloughmills, Cloughmills .	1902	Yes	Yes	188	Marketing	Poultry (dead) and eggs	123	47,926
DERRY:								
Dunboe, Castlerock ..	1901	,,	,,	380	,,	,,	213	17,226
KILKENNY								
North Kilkenny, Ballyragget	1905	,,	,,	491	,,	,,	339	22,902
GALWAY:								
Clonbrock and Castlegar, Ahascragh	1898	,,	,,	365	,,	,,	295	6,066
ROSCOMMON								
Athlone Co-op Poultry and Farm Produce, Athlone	1906	,,	,,	299	,,	,,	130	11,186

FLAX SOCIETIES

A	B	C	D	E	F	G	H	I
ANTRIM								
Clough, Clough ..	1920	Yes	Yes	56	Co-op sale	Flax and tow	3,048	—
ARMAGH:								
Camlough, Camlough .	1918	,,	,,	96	,,	,,	411	848
Maydown, Maydown ..	—	,,	,,	—	,,	,,	—	—
Mullyard, Mullyard, Derrynoose, Keady	1920	,,	,,	141	,,	,,	759	433
DOWN								
Diamond, Skeagh, Dromara .	1918	,,	,,	102	,,	,,	1,255	448
Millvale, Annaclone, Banbridge	1920	,,	,,	107	,,	,,	1,912	926
Silverford, Loughbrickland	1917	,,	,,	118	,,	,,	*962*	*11,604*
DONEGAL:								
Castlefin, Castlefin ..	1905	,,	,,	79	,,	,,	152	449
Convoy, Convoy	1918	,,	,,	113	,,	,,	2,320	424
Letterkenny, Tullygay, Letterkenny	1905	,,	,,	51	,,	,,	24	1,500
Raymochy, Manorcunningham	1917	,,	,,	91	,,	,,	799	581
Swilly Valley, Ballindrait ..	1907	,,	,,	107	,,	,,	—	—

A	B	C'	D	E	F	G	H
DERRY:							£
Ballinderry, Ballinderry Bridge, Moneymore	1918	Yes	Yes	146	Co-op. sale	Flax and tow	—
Foreglen, Ballymaclenaghan, Claudy	—	„	„	118	„	„	1,651
Garvagh, Moyoaghill, Garvagh	1913	„	„	53	„	„	278
Macosquin, Macosquin, Coleraine	1903	„	„	—	„	„	—
TYRONE:							
Arboe, Islanfhill, Stewartstown	1920	„	„	197	„	„	1,666
Strule Valley, Mountjoy P O, Omagh	1919	„	„	154	„	„	—
Urney, Urney	1905	„	„	77	„	„	—
WICKLOW.							
Avoca, Mine View, Avoca . .	1915	„	„	85	„	„	89

MISCELLANEOUS SOCIETIES

A	B	C'	D	E	F	G	H	
CAVAN.								
Ballinagh Farmers' Co-op Soc., Ballinagh	1925	Yes	Yes	389	Marketing	Eggs	267	[illegible]
Moydristan Lime Burners' Society, Finea, Granard	1911	„	„	548	Lime burning	Lime	153	
LIMERICK								
Killeedy Milling, Killeedy, Ballagh, Charleville	1918	„	„	—	Milling	Maize, meal, and flour	1,414	20
Kilmallock Agric and Industrial, Kilmallock	1912	„	„	339	Educational	Show	486	1
Kilmallock Friendly Society, Kilmallock	1913	„	„	—	„	„	336	
TIPPERARY:								
Roscrea Bacon Factory, Roscrea	1905	„	„	4,480	Manufacture	Bacon, hams, lard, and sausages	22,379	124
WATERFORD:								
Irish Co-op. Meat, Christendom	1920	„	„	5,793	„	„	55,179	—
DUBLIN:								
Central Co-op. Credit Society, 84, Merrion Square	1913	„	„	16	Credit	Loans	82	—
United Irishwomen, 33, Molesworth Street	1911	„	„	—	Educational	Propaganda	—	—
KILKENNY.								
Kilkenny Agric. Show, St James's Park	1902	„	„	181	„	Show	2,304	—
WESTMEATH:								
Athlone Co-op. Industrial and Agric. Soc., Court Devenish, Athlone	1917	„	„	289	Trading	Agricultural goods and groceries	403	1,

A	B	C	D	E	F	G	H	I
WESTMEATH—*Continued*							£	£
Killucan Milling, Riverstown, Killucan	1918	Yes	Yes	230	Milling	Maize, meal, and flour	726	553
WEXFORD:								
Wexford Bacon Factory, Wexford	1909	,,	,,	3,159	Manufacture	Bacon, hams, lard, and sausages	28,091	117,559
Wexford Beekeepers, St Anne's, Enniscorthy	—	,,	,,	—	Purchase and distribution	Bees, hives, etc	—	—
ROSCOMMON:								
Athleague Milling, Athleague	1916	,,	,,	332	Joint ownership	Agricultural machinery	718	1,491
Tissara Farm Implement Soc., Four Roads, Athleague	1914	,,	,,	135			402	152
SLIGO:								
Drumcliffe Milling, Drumcliffe	1916	,,	,,	833	Milling	Maize, meal, and flour	1,839	—

FEDERATIONS

A	B	C	D	E	F	G	H	I
DUBLIN.								
Irish Agric Wholesale Society, 151, Thomas Street	1897	Yes	Yes	598	Federation	Purchase and sale of agricultural requisites	47,014	486,968
LIMERICK.								
Irish Co-op Agency Society, Central Depôt, Limerick	1893	,,		34	,,	Dairy produce	951	424,094

AGRICULTURAL CREDIT SOCIETIES

A	B	C	D	E	F	G	H	I
ARMAGH								
Glassdrummond, Silverbridge, Newry	1903	Yes	Yes	122	Co op credit	Loans	11	3
Middletown, Middletown	1904	,,	,,	151	,,	,,	1,322	1,020
Mullaghbawn, Mullaghbawn	1903	,,	,,	350	,,	,,	3,176	1,753
CAVAN								
Killinagh, Gubaveeney, Blacklion	1907	,,	,,	84	,,	,,	233	—
Kingscourt, Enniskeen Place, Kingscourt	1905	,,	,,	—	,,	,,	—	—
Mount Nugent, Laragh, Mount Nugent	1905	,,	,,	135	,,	,,	1,337	938
DONEGAL·								
Dungloe, Dungloe	1903	,,	,,	173	,,	,,	34	—
Glencely, Culduff, Derry	1901	,,	,,	111	,,	,,	466	466
Inver, Frosses, Inver .	1898	,,	,,	337	,,	,,	820	671

A	B	C	D	E	F	G	H	I
DONEGAL—*Continued*							£	£
Malin, Aughnacloy N S., Malin	1901	Yes	Yes	402	Co-op. credit	Loans	472	253
Termon, Drumoghill, Termon S O., Letterkenny	1900	,,	,,	162	,,	,,	453	296
Tullynaught, Meenadreen, Donegal P.O.	1903	,,	,,	99	,,	,,	281	346
MONAGHAN:								
Ballinode, Ballinode . .	1903	,,	,,	80	,,	,,	—	—
Corduff, Corduff, Carrickmacross	1905	,,	,,	145	,,	,,	611	119
Donaghmoyne and Lisdoonan, Cornaslieve, Carrickmacross	1905	,,	,,	217	,,	,,	—	—
Greenan's Cross, Latnamard, Newbliss	1902	,,	,,	78	,,	,,	—	—
Inniskeen, Inniskeen	[illegible]	,,	,,	208	,,	,,	1,118	593
		,,	,,	84	,,	,,	215	60
		,,	,,	83	,,	,,	1,236	912
[illegible] Threemilehouse								
KERRY:								
Ballymacelligott, Ballymacelligott	1925	,,	,,	81	,,	,,	2,629	2,322
Lohar, Lohar, Waterville	1904	,,	,,	—	,,	,,	1,447	797
Milltown and Ballybar, Callanfercy, Milltown	1901	,,	,,	50	,,	,,	55	53
Newtownsandes, Newtownsandes	1904	,,	,,	—	,,	,,	242	—
Tralee, 44, Ashe Street, Tralee	1925	,,	,,	142	,,	,,	5,949	5,390
KILKENNY:								
Ballyragget, Ballyragget .	1901	,,	,,	219	,,	,,	2,833	724
Castlecomer, Estate Office, Castlecomer	1900	,,	,,	328	,,	,,	2,430	2,414
LEIX:								
Abbeyleix, Courthouse, Abbeyleix	1898	,,	,,	—	,,	,,	—	—
Lisduff, Errill, Leix . . .	1903	,,	,,	64	,,	,,	—	—
LIMERICK:								
Ballyhahill, Ballyhahill .	1925	,,	,,	—	,,	,,	2,563	2,457
Glin, Glin	1925	,,	,,	67	,,	,,	1,786	1,445
Turraree, Clonlehard, Athea . .	1925	,,	,,	—	,,	,,	1,032	—
LONGFORD:								
Columbkille, Aughnacliffe, Granard	1907	,,	,,	675	,,	,,	23,216	5,862
Killoe, Rhyne, Killoe . .	1925	,,	,,	17	,,	,,	170	70
LOUTH:								
Kilsaran and Stabannin, Castlebellingham	1903	,,	,,	94	,,	,,	903	395

A	B	C	D	E	F	G	H	I
WEXFORD:							£	£
Craanford, Craanford, Gorey	*1904*	Yes	Yes	—	*Co-op. cred t*	Loans	*434*	*110*
Cushinatown, Cushinatown, Ballynabola	1904	"	"	—	"	"	262	370
Horeswood, Horeswood, Campile	1908	"	"	106	"	"	575	231
Murrintown, Murrintown .	1903	"	"	83	"	"	92	102
Rathgarogue, Rathgarogue, Ballywilliam	1905	"	"	63	"	"	—	—
WICKLOW:								
Moyne, Moyne Rectory, Ballinglen	1905	"	"	332	"	"	5,631	1,628
Newtown, Newtownmountkennedy	1905	"	"	81	"	"	410	488
Tinahely, Garryhoe, Ballinglen	1908	"	"	—	"	"	—	—
Togher, Larch Cottage, Annamoe	1909	"	"	151	"	"	581	757
GALWAY								
Oranmore, Oranmore .. .	1899	"	"	115	"	"	451	391
LEITRIM								
Ballinaglera, Fahey, Dowra .	1903	"	"	108	"	"	83	85
Carrigallen, Longfield, Killeshandra	1910	"	"	—	"	"	1,086	912
Cashel, Cashel, Tullyrasmearn P.O , Enniskillen	1908	"	"	91	"	"	121	230
Cloone, Faughillin, Cloone	1908	"	"	160	"	"	840	497
Cloonmorris, Johnston's Bridge, Dromod	1905	"	"	252	"	"	759	788
Eslin Bridge, Eslinbridge, Mohill	1925	"	"	73	"	"	897	867
Farnaught, Farnaught, Mohill	1903	"	"	—	"	"	—	
Gorvagh, Drimna, Gorvagh	1908	"	"	191	"	"	720	577
Kiltoghert, Kiltoghert, Carrick-on-Shannon	1925	"	"	63	"	"	600	561
Kiltyclogher, Kiltyclogher .	1906	"	"	143	"	"	2,496	—
MAYO:								
Bangor Erris, Tavanagh, Corrick P.O , Ballina	1900	"	"	120	"	"	—	—
Belmullet, Glencastle N S , Bunnahowen, Ballina	1896	"	"	270	"	"	913	87
Croaghpatrick, Murrisk, Westport	1905	"	"	174	"	"	501	594
Drummin, Drummin .. .	1905	"	"	105	"	"	321	304
Enniscoe Estate, Lower Knox Street, Ballina	1898	"	"	188	"	"	120	223
Geesala, Doohoma, Geesala	1898	"	"	—	"	"	—	—
Glenhest, Glenhest, Newport	1900	"	"	—	"	"	723	383
Killeen, Killadone, Louisburgh	1905	"	"	102	"	"	641	585
Kilmaclasser, Cuiltrean, Clogher, Westport	1902	"	"	—	"	"	129	91
Louisburgh, Louisburgh ..	1903	"	"	303	"	"	3,887	2,408
Mayo Abbey, Mayo Abbey, Ballyglass	1905	"	"	—	"	"	—	—

EGG AND POULTRY SOCIETIES

A	B	C	D	E	F	G	H	I
							£	£
Anglesey Egg Collecting Depôt, The Station, Llanfairpwll, Anglesey	—	Yes	Yes	791	Marketing	Eggs and poultry	1,660	14,318
Askett Agric. Co-op. Soc., Ichnield, Bungalow, Princes Risboro', Bucks	—	,,	,,	14	,,	,,	28	234
Beaminster and District Collecting Depôt, Fleet St., Beaminster, *Dorset*	—	,,	,,	211	,,	,,	336	8,726
Boncath and District Poultry and Produce Soc., Mercantile Yard, Boncath, Pembroke	—	,,	,,	264	,,	,,	174	3,030
[illegible]		,,	,,	133	,,	,,	1,066	5,951
[illegible] Chipping Norton		,,	,,	128	,,	,,	69	591
Churt and District Egg Farmers' Assoc., Crossways Poultry Farm, Churt, Farnham	—	—	—	—	—	—	—	—
Co-op. Poultry Products Society, Pondover Place, Virginia Water, Surrey	—	Yes	Yes	571	Marketing	Eggs and poultry	3,002	—
[illegible] Poultry Soc.	[illegible]	,,	,,	612	,,	,,	268	18,182
		,,	,,	143	,,	,,	359	9,064
[illegible] oak, Sussex		,,	,,	38	,,	,,	260	707
Fairford and Cirencester Egg Collecting Depôt, 156, Cricklade Street, Cirencester	—	,,	,,	543	,,	,,	1,390	9,924
Framlingham and Eastern Counties Co-op. Egg and Poultry Soc., Burrell Road, Ipswich	—	,,	,,	5,901	,,	,,	14,650	173,753
Grandston and District Egg Collecting Depôt, Trellys-y-coed, Fishguard	—	,,	,,	39	,,	,,	13	—
Haverfordwest Egg Depôt, The Dingle, Haverfordwest	—	,,	,,	71	,,	,,	58	736
Isle of Wight Egg and Poultry [illegible]	—	,,	,,	71	,,	,,	170	4,922
		,,	,,	197	,,	,,	90	5,497
		,,	No	73	,,	,,	82	890
[illegible]	[illegible]	,,	Yes	102	,,	,,	89	1,321
		,,	,,	114	,,	,,	143	573

CANADA

ALBERTA

A	B	C	D	E	F	G	H	I
							£	£
Acme Co-op. Assoc., of U F.A., Ltd, Acme	1917	Yes	Yes	53	Production and marketing	Livestock	*955*	*18,100*
The Alberta Co-op Wheat Producers, Ltd	1923	„	—	39,000	Marketing	Wheat	39,000	12,123,425
The Alberta Provincial Cattle Breeders' Assoc.	1908	„	—	125	Trading	—	*200*	—
The Alberta Provincial Horse Breeders' Assoc.	1908	„	—	75	Production and marketing	—	*200*	—
Alberta Provincial Sheep Breeders' Assoc.	1908	„	—	300	Marketing	Livestock and wool	*200*	—
The Alberta Provincial Swine Breeders' Assoc.	1908	„	—	75	„	Livestock	*200*	—
Alliance Farmers' Co-op. Assoc., Ltd., Alliance	1921	„	Yes	39	Trading	Requisites	*1,400*	*4,179*
The Autumn Leaf Co-op Assoc., Wainwright	1923	„	„	34	„	„	*160*	*800*
Bear Lake Co-op Assoc., Ltd., Bear Lake	1920	„	„	120	„	„	*1,125*	*27,491*
Bentley Co op Assoc., Ltd., Bentley	1918	„	„	101	„	„	*2,602*	*11,853*
Blackie Co-op Assoc., Ltd., Blackie	1916	„	—	100	Marketing and trading	Livestock, poultry, and eggs	*3,800*	*4,462*
Bluesky Co-op Assoc, Bluesky	1921	„	—	67	Trading	Requisites	*80*	*3,531*
Buffalo Lake Farmers' Co-op Marketing Assoc, Buffalo	1923	„	—	600	Marketing	Livestock	—	*30,000*
Canadian Co-op. Wheat Producers, Ltd.	1924	„	—	3 pools	„	Grain	30,000	54,300,000
Cardston Co-op. Credit Soc.	1922	„	Yes	29	Production and marketing	Farm loans	*1,054*	*2,200*
Central Alberta Wool Growers' Assoc.	1914	„	„	95	Marketing	Wool	—	*2,291*
Cessford Farmers' Co-op Assoc, Ltd, Cessford	1920	„	„	46	Trading	Requisites	*215*	*88*
Claresholm U F.A. Co op Assoc, Ltd, Claresholm	1918	„	No	105	„	„	*2,545*	*7,000*
Crossfield District Co-op Assoc U.F.A, Ltd, Crossfield	1915	„	Yes	150	„	„	3,100	65,200
Duchess Co-op. Grain	1921	„		20	„	Grain	*250*	—
Edgerton Co-op Assoc., Ltd, Edgerton	1922	„	80%	65	„	—	620	6,400

EGG AND POULTRY SOCIETIES

A	B	C	D	E	F	G	H	I
							£	£
[illegible]		Yes	Yes	791	Marketing	Eggs and poultry	1,660	14,318
[illegible]		,,	,,	14	,,	,,	28	234
Beaminster and District Collecting Depôt, Fleet St , Beaminster, Dorset	—	,,	,,	211	,,	,,	336	8,726
Boncath and District Poultry and Produce Soc , Mercantile Yard, Boncath, Pembroke	—	,,	,,	264	,,	,,	174	3,030
Burwarton Poultry Soc , Cleobury North, Bridgenorth	—	,,	,,	133	,,	,,	1,066	5,951
Chipping Norton and District Egg Collecting Depôt, 44, New St , Chipping Norton	—	,,	,,	128	,,	,,	60	591
Churt and District Egg Farmers' Assoc., Crossways Poultry Farm, Churt, Farnham	—	—	—	—	—	—	—	—
Co-op Poultry Products Society, Pondover Place, Virginia Water, Surrey	—	Yes	Yes	571	Marketing	Eggs and poultry	3,002	—
[illegible]	[illegible]	,,	,,	612	,,	,,	268	18,182
[illegible]		,,	,,	143	,,	,,	359	9,064
[illegible] oak, Sussex		,,	,,	38	,,	,,	269	707
Fairford and Cirencester Egg Collecting Depôt, 156, Cricklade Street, Cirencester	—	,,	,,	543	,,	,,	1,390	9,924
Framlingham and Eastern Counties Co-op. Egg and Poultry Soc , Burrell Road, Ipswich	—	,,	,,	5,901	,,	,,	14,650	173,753
Grandston and District Egg Collecting Depôt, Trellys y-coed, Fishguard	—	,,	,,	39	,,	,,	13	—
Haverfordwest Egg Depôt, The Dingle, Haverfordwest	—	,,	,,	71	,,	,,	58	736
Isle of Wight Egg and Poultry [illegible]	—	,,	,,	71	,,	,,	170	4,922
[illegible]		,,	,,	197	,,	,,	90	5,497
[illegible]		,,	No	73	,,	,,	82	890
St Gennys and District Produce Society, Jacobstowe, Stratton	1911	,,	Yes	102	,,	,,	89	1,321
Underley Poultry Keepers' Trading Soc , 9, Main Street, Kirkby Lonsdale, Carnforth	—	,,	,,	114	,,	,,	143	573

BRITISH COLUMBIA

MISCELLANEOUS CO-OPERATIVE ASSOCIATIONS

A	B	C	D	E	F	G	H	
							£	$
A.B C. Co-op Wholesale Society, Natal	1924	Yes	Yes	5 Soc	Marketing	Requisites	—	
Aldergrove Farmers' Institute	1910	,,	—	83	Trading	Stumping powder	[illegible]	[illegible]
Armstrong Co-op Society, Armstrong	1922	,,	8%	213	,,	Requisites	[illegible]	[illegible]
Arrowhead Co-op Assoc.	1921	,,	7%	63	,,	,,	[illegible]	[illegible]
Arrow Lakes' Produce and Cannery Assoc., Nakusp	1914	,,	No	51	,,	,,	201	[illegible]
B C. Honey Producers' Assoc , Victoria	1920	,,	—	251	Production and marketing	Honey	—	-
B C. Tobacco Growers' Assoc., Kelowna	1927	,,	Yes	—	—	Tobacco	—	
Campbell Range Co op Assoc , Bestwick	1921	,,	,,	20	Threshing and grinding	Grain	178	-
Chilliwack Producers' Exchange	1913	,,	,,	300	Marketing	Produce	[illegible]	[illegible]
Citizen's Co-op. Assoc., Ltd , Nelson	1910	,,	,,	82	Trading	Requisites	[illegible]	[illegible]
Comox Co-op Soc., Ltd , Courtenay	1908	No	,,	30	Marketing	Meat	720	[illegible]
Cranbrook District Co-op Society	1923	Yes	,,	160	Trading	Requisites	1,912	[illegible]
Creston Valley Co-op Assoc., Erickson	1921	,,	8%	55	,,	,,	410	[illegible]
Dawson Co-op Union, Dawson Creek, Peace River	1921	,,	8%	133	,	,,	907	[illegible]
Elphinstone Co op Assoc , Ltd , Gibson's Landing	1917	,,	5%	61	,,	,,	758	[illegible]
Errington Co-op. Produce Assoc	1920	—	—	—	—	—	—	—
Fernie Ind. and Provident Co-op Society	1907	Yes	5%	58	Trading	Requisites	1,000	[illegible]
F.V. Delta Co-op Assoc , Ladner	1916	,,	Yes	128	,,	,,	2,250	[illegible]
F.V. Farmers' Seed Assoc , Mission City	1919	,,	,,	172	,,	,,	1,626	[illegible]
F.V. Matsqui Co op Assoc.	1919	,,	,,	90	,,	,,	2,000	10,000
F.V. North Langley Co-op Assoc., Langley Fort	1919	,,	,,	56	,,	,,	800	6,898
F.V. Surrey Farmers' Co-op. Assoc	1919	,,	8%	247	,,	Grain feed	Unltd	56,045
F.V. West Matsqui Co-op. Assoc , Mount Lehman	1920	,,	8%	30	,,	Feed	520	4,400
Harrop and District Co-op Assoc , Harrop	1920	,,	Yes	57	Trading and marketing	Requisites	565	1,414,100
Kitsumkalum Farmers' Institute, Terrace	1912	,,	No	119	,,	,,	—	682

A	B	C	D	E	F	G	H	I
							£	£
Moberly-Donald Farmers' Institute	1922	Yes	—	27	Trading	Requisites	—	403
Nanoose District Co-op Assoc., Parksville	1919	"	6%	175	Marketing	Feed and eggs	452	11,000
Nakusp Growers' Co-op. Union	1922	"	Yes	42	"	Produce	300	1,000
Nakusp Co-op. Society ..	1914	"	"	101	Marketing and trading	Requisites	1,137	8,615
Nanaimo District Farmers' Co-op. Assoc., Nanaimo	1926	"	"	—	Trading	"	Unltd	—
Nachaco Valley Co-op. Exchange, Vanderhoof	1924	"	"	55	Marketing and trading	"	240	—
Needles District Co-op. Assoc., Ltd.	1915	"	"	68	Marketing	Produce	100	2,400
Nelson and District United Farmers' Co-op. Assoc.	1920	"	8%	110	Trading and marketing	"	1,000	6,650
Pleasant Valley Agricultural Assoc., Wellington	1924	"	No	70	Marketing	"	320	—
Premier Co-op. Assoc., Taylor's Landing	1927	"	Yes	—	Trading	Lumber	Unltd.	—
Revelstoke Co-op Society	1921	"	"	131	"	Requisites	2,345	10,810
Robson Co-op. Exchange	1920	"	No	46	Marketing	Produce	700	10,233
Rolla Co-op. Union .	1925	"	Yes	20	Trading	Requisites	—	—
Slocan-Kootenay Farmers' Exchange, South Slocan	1914	"	"	144	Marketing	—	2,000	2,978
South Kootenay Farmers' Co-op. Assoc , Fruit Vale	1920	"	"	60	Trading	Requisites	670	3,981
Tarry's Thrums Co-op Assoc., Ltd , Thrums	1922	"	"	14	Marketing	—	100	2,644
White Creek Valley Farmers' Institute	1916	"	—	36	"	Requisites	—	301
Working Men's Co-op. Soc , Ltd., Natal	1917	"	Yes	302	"	Produce	6,400	25,216

CO-OPERATIVE CREAMERIES

Cariboo Farmers' Co-op. Assoc., Quesnel	1921	Yes	Yes	62	Manufacture and marketing	Butter	472	3,643
Columbia Valley Co-op Creamery Assoc., Golden	1922	"	"	112	"	"	1,035	2,600
Comox Creamery Assoc , Courtenay, V.I.	1901	"	8%	314	Marketing	Dairy produce	8,446	62,070
Cowichan Creamery Assoc., Duncan, V I.	1896	"	8%	275	"	Requisites and dairy produce	5,400	65,400
Fraser Valley Milk Producers' Assoc., V.I.	1917	"	8%	2,475	Manufacture and marketing	Dairy produce	124,240	793,348

A	B	C	D	E	F	G	H	I
							£	£
Kootenay Valley Milk Products' Co-op Assoc., Nelson	1923	Yes	No	20	Manufacture and marketing	Milk	*1,000*	*2,400*
Lake Windermere Co-op Creamery Assoc., Invermere	1926	,,	Yes	—	Manufacture	Dairy produce	Unltd	—
Nanaimo Creamery Assoc., Nanaimo	1903	,,	,,	—	,,	Butter	Unltd	12,757
Nachaco Valley Co op Creamery	1921	,,	,,	164	,,	,,	714	4,853
New Westminster Ind. Co-op. Producers' Assoc, New Westminster	1926	,,	,,	—	—	—	—	—
Okanagan Valley Co-op Creamery Assoc., Vernon	1925	,,	,,	—	Manufacture	Dairy produce	714	35,000
Peace River Co-op Creamery Assoc., Pouce Coupe	1924	,,	,,	200	Manufacture and marketing	Butter and poultry	—	*2,024*
Salt Spring Island Creamery Assoc., Ganges Harbour	1903	No	,,	62	Manufacture	Butter	*640*	*11,986*
Twin City Co-op Milk Producers, New Westminster	1925	Yes	,,	—	Marketing	Milk	Unltd	—
Vancouver Island Milk Producers, Victoria	1919	,,	,,	208	,,	Dairy produce	6,882	14,995

FRUIT AND VEGETABLE ASSOCIATIONS

A	B	C	D	E	F	G	H	I
Abbotsford District Fruit Growers' and Co-op Assoc	1923	Yes	6%	63	Production and marketing	Small fruits	*126*	*2,000*
Agassiz Berry Growers' Co op Exchange	1921	,,	Yes	—	Marketing	Fruit	—	—
Appledale Co-op. Fruit Growers' Assoc	1925	,,	,,	—	,,	,,	—	—
Armstrong Co-op Growers' Exchange	1923	,,	,,	144	,,	,,	288	34,700
Armstrong Vegetable Growers' Commodity Assoc.	1925	,,	,,	28	,,	Vegetables	—	—
Ashcroft District Potato Growers' Assoc.	1913	—	—	—	—	Potatoes	—	—
Balfour Co op Assoc.	1924	,,	8%	11	Marketing	Fruit	*13*	*940*
B C. Fruit Growers' Assoc, V.I.	1914	—	—	2,002	Educational	,,	—	—
B C. Certified Seed Potato Growers' Assoc, Victoria	1924	Yes	—	300	,,	Potatoes	—	—
B C. Growers' and Shippers' Federation, Vernon	1927	,,	Yes	—	,,	Fruit and vegetables	—	—
B.C. Tomato Growers' Assoc., Kelowna	1923	,,	No	412	Marketing	Tomatoes	—	*40,000*
Bonnington Fruit Growers' Assoc.	1922	,,	—	8	,,	Fruit	—	*703*

A	B	C	D	E	F	G	H	I
							£	£
Boswell Fruit Growers, Boswell	1916	Yes	—	45	Trading and marketing	Fruit	319	4,180
Burton Co-op. Growers' Exchange	1920	,,	Yes	59	Production and marketing	Fruit and vegetables	116	1,800
Chilliwack United Growers' Assoc., Ltd.	1920	,,	7%	106	Marketing	,,	443	767
Co-op. Fruit Growers' Assoc. of Wynndel	1913	,,	—	31	,,	,,	124	10,544
Cowichan Co-op Fruit Growers' Assoc, Duncan	1921	,,	Yes	44	,,	Small fruits	95	154
Comox Valley Vegetable Growers' Co-op. Assoc, Courtenay	1926	,,	,,	—	Trading and production	Vegetables	Unltd.	—
Creston Co-op Fruit Exchange	1924	,,	7%	—	Marketing	Fruit	—	—
Fauquier Co-op Union	1923	,,	Yes	8	,,	,,	200	622
F.V. Growers, Chilliwack	1915	,,	,,	—	,,	,,	5,000	—
Fruit and Mercantile Exchange, Ltd, Hatzic	1919	,,	8%	263	,,	Small fruits	5,959	25,000
Gordon Head Fruit Growers' Assoc.	1915	,,	Yes	—	,,	,,	400	—
Grand Forks Co-op. Growers' Exchange	1921	,,	,,	—	,,	Fruit	—	—
Grand Forks Co-op Growers' Buildings	1924	,,	,,	88	Trading	Fruit and vegetables	4,106	4,998
Gulf Islands Co-op. Jam Factory Assoc., Ganges Harbour	1920	,,	,,	127	Manufacture	Jam	674	500
Howe Sound Co-op Canning Assoc, Gibson's Landing	1922	,,	6%	92	,,	,,	441	3,730
Kaleden Co-op Growers' Assoc.	1924	,,	6%	41	Marketing	Fruit	1,351	20,000
Kaslo Co-op Union	1923	,,	—	37	,,	,,	—	1,000
Keating Co-op. Fruit Exchange	1925	,,	Yes	—	,,	Small fruits	—	—
Kelowna Growers' Exchange	1913	,,	,,	450	,,	Fruit and vegetables	29,399	175,369
Keremeos Growers' Co-op. Assoc., Keremeos	1923	,,	,,	76	Trading	Requisites, fruit, and vegetables	Unltd	5,900
Mainland Hothouse Products' Co-op. Assoc, Vancouver	1923	,,	,,	40	Marketing	Tomatoes, cucumbers, and flowers	40	9,520
Metchosin and District Co-op Fruit Growers' Assoc	1922	,,	,,	22	,,	Small fruits	—	15
Nakusp Growers' Co-op Union	1922	,,	6%	42	,,	Fruit	300	1,000
Naramata Co-op. Growers' Exchange	1923	,,	8%	80	,,	Fruit and vegetables	803	14,971
Needles Co-op. Growers' Union	1923	,,	Yes	10	,,	,,	10	1,200
Okanagan Onion Growers' Co-op. Assoc., Kelowna	1925	,,	No	47	,,	Onions	—	—

A	B	C	D	E	F	G	H	I
							£	£
Oliver Co-op. Growers' Exchange	1923	Yes	Yes	146	Marketing	Fruit and vegetables	656	9,348
Peachland Fruit Union ..	1913	,,	,,	90	,,	,,	—	*9,134*
Penticton Co-op. Growers, Penticton	1913	,,	,,	170	,,	,,	18,400	80,000
Robson Co-op. Exchange	1920	,,	No	46	,,	Fruit and poultry	*700*	*10,233*
Saanich Fruit Growers' Assoc , Keating	1917	,,	Yes	190	,,	Small fruits	2,000	24,000
Salmon Arm Farmers' Exchange	1907	,,	,,	525	,,	Fruit	*10,000*	*83,000*
Sointula Co-op Store, Ltd.	1909	,,	,,	84	,,	Eggs, vegetables and meat	*2,228*	*1,000*
Summerland Co-op. Growers' Assoc.	1923	,,	,,	246	,,	Fruit	*1,483*	*48,289*
Sunshine Bay Co-op. Assoc., Sunshine Bay	1922	,,	8%	—	,,	Fruit and vegetables	*1,000*	*4,000*
Vernon Fruit Union .	1913	,,	,,	374	,,	Fruit, vegetables, and grain	4,051	150,000
Victoria Co-op. Hothouse Assoc	1925	,,	5%	20	,,	Vegetables	—	*39,331*
Victoria (B C) Potato Growers' Assoc	1923	,,	—	27	Production and marketing	Potatoes	—	—
Westbank Co-op. Growers' Assoc.	1923	,,	Yes	43	Marketing	Fruit and vegetables	*901*	*6,783*
Willow Point Fruit Growers' Assoc.	1913	,,	8%	52	,,	Fruit	66	4,980
Winfield Co-op. Growers .	1924	,,	Yes	37	,,	Fruit and vegetables	3,760	13,000

NO STATISTICAL RETURNS AVAILABLE FOR THE FOLLOWING

A	B	A	B
The Agric. Co-op. Assoc of the Municipality of Surrey	1914	Maple Ridge Fruit Growers' Co op Association	1920
Alpha Co-op Colony	1923	Midway Farmers' Co-op Assoc , Ltd. ..	1919
[illegible]	1923	Milner Co-op Society	1920
[illegible]	1916	[illegible]	1923
[illegible]	1911	[illegible]	1919
[illegible]	1922	[illegible]	1922
[illegible] A soc.	1921	[illegible]	1921
Dunbar Hall Co-op. Association	1922	[illegible]	1919
Farmers' Co-op. Association .. .	1915	[illegible]	1920
F.V. Richmond Producers' Assoc .	1919	[illegible]	1918
Granite Trading Association, Ltd	1915	[illegible]	—
Haney Fruit Ranchers' Association .	1919	[illegible]	1918
Hilliers' Co-op Association . .	1922	[illegible]	1923
Kamloops District Co op. Growers' Union	1923	[illegible]	1920
Livingstone Co-op. Association ..	1923	Willow Point Co op Society	1920
Malakwa Co-op Association	1922	Wyndel Co-op. Trading Association..	1921

LIVESTOCK ASSOCIATIONS

A	B	C	D	E	F	G	H	I
							£	£
B.C. Dairymen's Assoc., V.I.	1914	Yes	—	240	Dairy interests	—	Membership fee	—
B.C. Goat Breeders' Assoc., V.I.	1917	,,	—	442	Goat industry	—	,,	—
B.C. Poultry Assoc.	1914	,,	—	300	Poultry industry	—	,,	—
B.C. Wool Growers' Assoc., Kamloops	1917	,,	—	—	Marketing	Wool	—	4,984
Chilliwack Cow Testing Assoc.	1913	,,	—	30	Dairy interests	—	Membership fee	—
Comox Valley Cow Testing Assoc., V.I.	1914	,,	—	34	,,	—	,,	—
Cowichan Stock Breeders' Assoc., Cowichan District	1920	,,	—	—	Livestock	—	,,	—
Island Racing and Breeding Assoc., V.I.	1923	,,	—	—	Horse breeding	—	,,	—
Kamloops District Stock Breeders' Assoc., Knutsford	1914	,,	—	—	Livestock	—	,,	—
Langley Surrey Cow Testing Assoc.	1914	,,	—	—	Dairy interests	—	,,	—
Okanagan Cow Testing Assoc., Kelowna	1920	,,	—	—	,,	—	,,	—
Penticton Poultry Assoc.	1925	,,	Yes	96	Marketing	Poultry	800	7,852
Pitt Meadows-Maple Ridge Cow Testing Assoc.	1925	,,	—	25	Dairy interests	—	Membership fee	—
Richmond Cow Testing Assoc., Eburne	1919	,,	—	23	,,	—	,,	—
Stock Breeders' Assoc. of B.C., V.I.	1914	,,	—	—	Marketing	Livestock	,,	—
Surrey Cow Testing Assoc., Cloverdale	1924	,,	—	23	Dairy interests	—	,,	—
Upper Sumas Cow Testing Assoc., Upper Sumas	1923	,,	—	22	,,	—	,,	—
V.I. Flock Masters' Assoc., Duncan, V.I.	1894	,,	—	40	Marketing	Sheep and wool	,,	—

MANITOBA

ELEVATORS

A	B	C	D	E	F	G	H	I
							£	£
Arden Co-op. Elevator Assoc., Ltd.	—	—	—	—	Pool grain elevator	—	—	—
Basswood Co-op Elevator Assoc., Ltd.	—	—	—	—	,,	—	—	—

A	B	C	D	E	F	G	H	I
							£	£
Bowsman Co-op. Elevator Assoc., Ltd.	—	—	—	—	Pool grain elevator	—	—	—
Clanwilliam Co-op. Elevator Assoc., Ltd.	—	—	—	—	"	—	—	—
Croll Co op. Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Cromer Co op Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Cranmer Co-op. Elevator Assoc., Ltd.	—	—	—	—	"	—	—	—
Dalny Co-op. Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Deepdale Co-op Elevator Assoc., Ltd.	—	—	—	—	"	—	—	—
Durban Co-op Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Elgin Co-op. Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Erickson Co-op Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Ewart Co-op. Elevator Assoc., Ltd.	—	—	—	—	"	—	—	—
Foxwarren Co-op. Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Gilbert Plains Co-op Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Gladstone Co-op Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Glenboro' Co-op Elevator Assoc., Ltd.	—	—	—	—	"	—	—	—
Grandview Co-op Elevator Assoc., Ltd.	—	—	—	—	"	—	—	—
Kaleida Co-op Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Kenville Co-op. Elevator Assoc., Ltd.	—	—	—	—	"	—	—	—
Manitou Co-op Elevator Assoc., Ltd.	—	—	—	—	"	—	—	—
Mather Co-op. Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Minitonas Co-op Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Rapid City Co op. Elevator Assoc., Ltd.	—	—	—	—	"	—	—	—
Roblin Co-op. Elevator Assoc., Ltd.	—	—	—	—	"	—	—	—
Somerset Co-op Elevator Assoc., Ltd	—	—	—		"	—	—	—
Sperling Co op. Elevator Assoc., Ltd.	—	—	—	—	"	—	—	—
Swan River Co-op. Elevator Assoc., Ltd	—	—	—	—	"	—	—	—
Thornhill Co-op. Elevator Assoc., Ltd.	1926	Yes	Yes	100	"	Grain	—	—
Waskada Co op Elevator Assoc., Ltd.	—	—	—	—	"	—	—	—

GENERAL STORES

A	B	C	D	E	F	G	H	I
							£	£
Arborg Farmers' Co-op. Assoc., Ltd.	1919	—	—	—	General store	—	—	—
Austin Farmers' Co-op. Assoc., Ltd	1920	—	—	—	"	—	—	—
Farmers' Co-op. Supply, Ltd.	—	—	—	—	"	—	—	—
Glenella Co-op. Society, Ltd	1918	—	—	—	"	—	—	—
Keyes Co-op. Trading Assoc., Ltd.	1919	—	—	—	"	—	—	—
Moline Co-op., Ltd.	1914	Yes	Yes	85	Trading	Requisites	1,049	6,000
Starbuck Co-op. Assoc	1920	"	"	98	"	"	3,200	600

LIVESTOCK

A	B	C	D	E	F	G	H	I
Darlingford Co-op Livestock Shipping Assoc., Ltd.	—	—	—	—	Marketing	Livestock	—	—
Dunrea Co-op. Marketing Assoc., Ltd	—	—	—	—	"	"	—	—
Elkhorn Co-op. Livestock Marketing Assoc., Ltd.	—	—	—	—	"	"	—	—
Manson Co-op Beef Ring Assoc.	1924	Yes	Yes	36	Trading	Beef	37	310
Rock Lake Co-op Livestock Marketing Assoc , Ltd.	—	—	—	—	Marketing	Livestock	—	—

CREAMERIES

A	B	C	D	E	F	G	H	I
[illegible] Winnipeg	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
North Star Co-op Creamery Assoc., Ltd., Arborg	—	—	—	—	"	—	—	—
Riverton Co-op Creamery Assoc.	—	—	—	—	"	—	—	—
Toutes Aides Co-op., Ltd.	—	—	—	—	Manufacture	Cheese	—	—
Winnipeg District Milk Producers' Co-op. Assoc , Ltd.	—	—	—	—	Trading	—	—	—
Manitoba Honey Producers' Co-op. Assoc., Winnipeg	—	—	—	—	Marketing	Honey	—	—
Solsgirth Co-op. Seed Oat Growers' Assoc., Ltd.	—	—	—	—	"	Oats	—	—

NEW BRUNSWICK

A	B	C	D	E	F	G	H	I
							£	£
Agricultural Societies	1840	Yes	Yes	10,000	Trading	Requisites	10,000	78,061
Cheese Factories (various)	—	„	„	(20) 400	Manufacture and marketing	Cheese	*6,000*	*28,565*
N B. Agricultural Societies United	1914	„	„	3,000	Trading	Fertiliser	800	30,000
N B. Bee Keepers	1913	„	„	120	Production and marketing	Honey	*160*	*551*
N B. Cheese and Butter Board Creameries (various)	—	„	„	(13) 2,306	Marketing	Dairy produce	*40,000*	*142,525*
N.B. Fruit Growers	1904	„	„	230	Production and marketing	Fruit	*1,400*	*3,000*
N.B. Poultry Exchange	1925	„	„	1,200	Marketing	Eggs and poultry	240	20,000
N.B. Poultry Producers (incorporated)	1923	„	„	102	Production	Poultry	—	344
N.B Seed Potato Growers	1924	„	„	111	Marketing	Potatoes	—	2,800
N B. Sheep Breeders	1920	„	„	225	Production and marketing	Sheep	20	1,400

NOVA SCOTIA

NO STATISTICAL DETAILS AVAILABLE FOR THE FOLLOWING

A	B
Agricola Co-operators, Ltd , Brookfield, Colchester Co.	1917
Ainslie Farmers' Assoc., Ltd , Strathlorme	1920
Broughton Farmers' Co-op Soc , Ltd	1919
Annapolis Valley Fruit and Produce Co , Lawrencetown, Annapolis Co	1908
Annapolis Royal Fruit Co , Ltd	1914
Aylesford Fruit and Produce Shipping Co , Ltd.	1909
Banner Fruit Co., Ltd , Bridgetown, Annapolis Co.	1913
Bear River Fruit Co , Ltd , Annapolis Co.	1920
Belle Isle Fruit Co , Ltd , Belle Isle, Annapolis	1912
Berwick Fruit Co , Ltd	1912
Berwick Strawberry Exchange, Ltd , Berwick, King's Co.	1921
Bridgetown Fruit Co , Ltd	1911
Brooklyn Fruit Co , Ltd , Lawrencetown, Annapolis	1911
Canard Fruit Co Ltd , King's Co	1911
Central Fruit Co , Ltd , Central Clarence, Annapolis	1911
Christmas Island Farmers' Co-op Soc., Ltd	1915
Clare Produce Co-op Co , Little Brook, Digby Co	1920
[illegible]	1914
[illegible]	1920
[illegible]	1925
Cornwallis Fruit Co , Ltd , Waterville, King' Co	1911
Empire Apple Exchange, Berwick, King's Co.	1927

A	B
Coxheath Farmers' Co-op. Soc , Ltd. ..	1917
Enterprise Fruit Packing Co , Ltd., Clarence, Annapolis Co	1911
Falmouth Fruit Co , Ltd., Falmouth, Hants Co	1912
Farmers' Co-op Soc , Ltd , Christmas Island, Cape Breton Co	1924
F M. Chute Fruit Co , Ltd , Waterville, King's Co	1916
F.W. McL Fruit Co , Ltd , Kinsman's Corner, King's Co	1923
	1923
	1914
Ltd.	1917
Grand Pre Fruit and Packing Co , Ltd	1912
Granville Fruit Co , Ltd , Upper Granville	1912
Hantsport Fruit Co , Ltd	1919
Heatherton Co-op. Co , Ltd , Antigonish	1917
Hebbville Fruit Packing Co , Ltd , Hebbville	1913
	1914
	1917
Co-op Society, Ltd , Jamesville West, Victoria Co	1921
James River Co-op Society, Ltd , Antigonish Co.	1917
Judique Farmers' Co-op , Ltd	1916
	1919
	1911
	1911
	1924
	1909
	1921
	1912
	1922
	1910
The Mabou Farmers' Co-op Soc , Ltd	1921
Margaree Farmers' Co-op Assoc , Ltd	1921
Markland Fruit Co , Ltd , Kingston, King's Co	1913
Mayflower Fruit Co., Ltd , Kingsport, King's Co.	1911
Middleton Fruit Co , Ltd ..	1911
Mill Creek Fruit and Warehouse Co , Ltd , King's Co.	1917
Minas Basin Fruit and Warehouse Co , Ltd	1916

A	B
New Minas Fruit Co., Ltd., Sunnyside, King's Co.	1912
North Mountain Fruit Co , Ltd., Woodville, King's Co	1922
North Queens Fruit Packing Co., Ltd ,	1913
	1920
King's Co.	1924
	1919
	1911
	1912
Port Williams Fruit Co , Ltd , King's Co	1910
Portage Farmers' Co-op Society, Ltd	1917
Reserve Farmers' Co-op. Soc , Ltd ,	1920
	1920
	1910
gonish Co	1917
St. Mary's Farmers' Union, Ltd., Glenelg, Guysborough Co.	1918
S B Chute Co , Ltd , Berwick	1912
Scotia Fruit Co., Ltd., Kingston, King's Co.	1922
Seaside Fruit Co , Ltd , Blomidon, King's Co.	1924
Sheffield Mills Fruit Co., Ltd , King's Co.	1911
	1914
	1911
	1912
Co	1917
Tupperville Fruit Co , Ltd , Annapolis Co	1913
United Farmers, Ltd , Antigonish ..	1916
	1912
	1921
Co , Ltd., Jacksonville	
Valley Fruit Co., Ltd , Clarence, Annapolis Co.	1922
	1909
	1914
	1923
Wolfville Fruit Co., Ltd.	1914
Yarmouth Fruit and Produce Co., Ltd	1918

ONTARIO

CREAMERIES

A	B	C	D	E	F	G	H	I
							£	£
Cochrane Co-op. Dairy Co., Ltd.	1924	Yes	Yes	—	Manufacture	Butter	—	—
Elmira Co-op. Creamery, Ltd.	1915	,,	,,	—	,,	,,	—	—
Matheson Co-op. Dairy Co, Ltd.	1924	,,	,,	—	,,	,,	—	—
New Dundee Farmers' Co-op Creamery	1908	,,	,,	—	,,	,,	—	—
Producers' Co-op Creamery Co of Lavalee	1917	,,	,,	—	,,	,,	—	—
Sudbury Co-op. Creamery Co.	1916	,,	,,	—	,,	,,	—	—
Thorndale Co-op. Dairy Co, Ltd	1921	,,	,,	—	Manufacture and marketing	,,	—	—
United Dairymen's Co-op, Ltd, Peterboro'	1920	,,	8%	425	Trading	Dairy produce	Unltd	2,803,944 (since foundation)
United Farmers' Co op Co, Ltd, Toronto	1914	,,	—	21,000	Trading and marketing	Produce and requisites	14,452	4,000,000
Vandecar Co-op. Cheese and Butter Co., Ltd.	1921	,,	Yes	—	Manufacture	Cheese and Butter	—	—
Whitefish Valley Co-op Cheese and Butter Assoc, Hymers	1915	,,	,,	—	Manufacture and marketing	,,	—	—

FRUIT AND VEGETABLE

A	B	C	D	E	F	G	H	I
Beaver Valley Co-op. Fruit Growers, Ltd., Thornbury	1925	Yes	Yes	—	Marketing	Apples	—	—
Bowmanville Co-op Fruit Growers' Assoc.	—	,,	,,	—	,,	,,	—	—
Burlington Co-op Co, Ltd	1925	,,	,,	—	,,	Fruit and vegetables	—	—
Dried and Certified Seed Potato Growers' Co op Assoc, Ltd.	1920	,,	,,	—	Production and marketing	Seed potatoes	—	—
Durham Co-op. Fruit Growers, Port Hope	1915	,,	,,	—	Marketing	Apples	—	—
Erie Co-op Co, Ltd., Leamington	1917	,,	,,	400	,,	Fruit and vegetables	—	39,400
Kent County Potato Growers' Co-op., Ltd	1922	,,	,,	—	,,	Potatoes	—	—
Niagara Peninsula Growers, Ltd., Grimsby	1920	,,	,,	—	,,	Fruit and vegetables	—	—
Ontario Turnip Growers' Co-op., Ltd., Galt	1924	,,	,,	—	,,	Turnips	—	—
Orangeville Co-op. Marketing Co.	1919	,,	,,	—	,,	Potatoes	—	—

A	B	C	D	E	F	G	H	I
							£	£
Seacliff Growers' Co-op. Assoc, Ltd., Leamington	1925	Yes	Yes	—	Marketing	Fruit and vegetables	—	—
Stoney Creek Growers' Co-op. Assoc, Ltd.	1925	,,	,,	—	,,	,,	—	—
Thedford Celery Growers' Co-op, Ltd.	1923	,,	,,	—	,,	Celery	—	—
Thedford Fruit Growers' Assoc	—	,,	,,	—	,,	Fruit	—	—
Townsend Co-op. Co., Ltd, Waterford	1926	,,	,,	—	,,	Fruit and vegetables	—	—
Walpole Fruit Growers' Assoc., Hagersville	1912	,,	,,	—	,,	Fruit	—	—
Waterford Co-op. Growers, Ltd.	1921	,,	,,	—	,,	Fruit and vegetables	—	—
Winona Fruit Growers, Ltd.	1908	,,	—	17	,,	Fruit	8,000	9,500

GENERAL

A	B	C	D	E	F	G	H	I
Ailsa Craig Farmers' Co-op. Co., Ltd.	1919	Yes	Yes	—	Trading	Requisites	—	—
Co-op Supply Co, Kingsville	1917	,,	,,	—	,,	,,	—	—
Maple Leaf Co-op. Assoc., Palmerston	1918	,,	,,	—	,,	,,	—	—
Norfolk Co-op. Assoc., Simcoe	1918	,,	,,	—	,,	,,	—	—
Progressive Farmers' Co-op. Assoc., Norwich	1918	,,	,,	—	,,	,,	—	—
Waldhof Farmers' Co-op. Club	1913	,,	,,	—	,,	,,	—	—
Canadian Tobacco Growers' Co-op. Co, Ltd, Kingsville	1920	,,	,,	—	Marketing	Tobacco	—	—
Caradoc Farmers' Co-op. Co., Mount Brydges	1920	,,	,,	—	,,	Grain	—	—
Cottam Farmers, Ltd.	1921	,,	,,	—	,,	,,	—	—
Ilderton Farmers' Co-op. Co., Ltd.	1919	,,	,,	—	Elevator	,,	—	—
Howard Farmers' Co-op. Soc., Ridgetown	1919	,,	,,	—	,,	,,	—	—
Inwood Farmers' Co-op. Elevator Co	1921	,,	,,	—	,,	,,	—	—
Kenora District Co-op. Cloverseed Growers' Assoc, Oxdrift	1918	,,	,,	—	Marketing	Cloverseed	—	—
Kerwood Farmers' Co-op., Ltd, Kerwood	1921	,,	,,	—	Elevator	Grain	—	—
Ontario Corn Growers' Co-op, Ltd., Wallaceburg	1920	,,	,,	—	Marketing	Seed corn		
Peel County Alfalfa Seed Producers' Assoc., Brampton	1923	,,	,,	—	,,	Alfalfa seed	—	—
Ruthven Co-op. Tobacco Exchange, Ltd, Leamington	1923	,,	,,	—	,,	Tobacco	—	—
Woodbridge Farmers' Co-op Co., Ltd.	1921	,,	,,	—	Elevator	Grain	—	—
Belwood Farmers' Co-op. Co., Ltd.	1921	,,	,,	—	Marketing	Livestock	—	—

CANADA

A	B	C	D	E	F	G	H	I
							£	£
-op Shippers, Ltd.	1921	Yes	Yes	—	Marketing	Livestock	—	—
e Co-op. Co., Ltd., ue	1925	,,	,,	—	,,	,,	—	—
n Co-op. Turkey Assoc., Mindemoya	1925	,,	,,	—	,,	Turkeys	—	—
k District Farmers' Assoc., Ltd.	1919	,,	,,	—	Marketing and trading	Eggs, poultry, and requisites	—	—
Honey Producers' Ltd , Toronto	1923	,,	,,	—	Marketing	Honey	—	—

PRINCE EDWARD ISLAND

A	B	C	D	E	F	G	H	I
							£	£
Poultry Association	1914	Yes	—	3,800	Marketing	Eggs and poultry	—	60,000
rowers' Association	1920	,,	—	1,000	Production and marketing	Potatoes and requisites	—	208,990
eeders' Association	1913	,,	No	500	Marketing	Wool	—	2,400

QUEBEC

C A A.=Co-operative Agricultural Association

A	B	C	D	E	F	G	H	I
							£	£
l'Actonvale, Bagot	1915	Yes	6%	138	Trading	Requisites	276	218
l Amos, Abitibi Co	1918	,,	,,	237	Marketing	,,	*628*	*20,000*
'Annonciation, Labelle	1914	,,	,,	37	,,	Produce	*239*	*3,000*
f Bonaventure, Bona- Co	1914	,,	,,	318	,,	,,	644	6,612
of Canton Windsor, nd Co.	1916	,,	,,	175	,,	,,	*156*	*236*
f Canrobert, Rouville	1925	,,	,,	45	Manufacture	Fertilisers	90	502
e Lac Etchemin, Dor-	1925	,,	,,	44	Trading	Requisites	88	1,916
f Farnham, Missisquoi	1921	,,	,,	151	Marketing	Tobacco	3,929	15,523
f Gentilly, Nicolet	1917	,,	,,	87	Trading	Requisites	174	2,071
of Grand Cascapedia, nture	1919	,,	,,	52	,,	,,	730	992

A	B	C	D	E	F	G	H	I
							£	£
C.A.A. of Lachute, Argenteuil	1920	Yes	6%	34	Trading	Requisites	114	761
C.A.A. of Mansonville, Brome	1925	,,	,,	105	,,	,,	214	7,991
C.A.A. of Matane, Matane Co.	1923	,,	,,	29	,,	,,	*13*	*911*
C.A.A. of Martinville, Compton Co.	1915	,,	,,	39	,,	,,	*390*	*535*
C.A.A. of New Richmond, Bonaventure Co.	1916	,,	,,	169	,,	,,	*204*	*1,172*
C.A.A. of Notre Dame du Bonsecours, Papineau Co.	1921	,,	,,	45	,,	,,	*120*	*1,094*
C.A.A. of Notre Dame de Grande Rivière, Gaspé County	1920	,,	,,	106	Manufacture	,,	432	493
C.A.A. of Notre Dame d'Issoudun, Lotbinière Co.	1916	,,	,,	35	Trading	,,	166	3,228
C.A.A. of Notre Dame de Lourdes, Megantic Co	1914	,,	,,	52	Manufacture	,,	520	4,439
C.A.A. of Notre Dame du Mont Carmel, Kamouraska	1917	,,	,,	123	Trading	,,	*121*	*2,038*
C.A.A. of Notre Dame de la Paix, Papineau Co.	1921	,,	,,	34	,,	,,	*28*	*312*
C.A.A. de Papineauville, Papineau	1921	,,	,,	23	,,	,,	54	6,815
C.A.A. of Port-Daniel, Bonaventure	1918	,,	,,	101	,,	,,	226	3,187
C.A.A. of Roberval, Lac St. Jéan	1919	,,	,,	28	,,	,,	58	314
C.A.A. of Suffolk, Papineau Co.	1911	,,	,,	131	,,	,,	*455*	*684*
C.A.A. of St. Adelaide, Bonaventure	1923	,,	,,	105	Manufacture	,,	414	1,359
C.A.A. of St. Aimé, Richelieu	1917	,,	,,	26	Trading	,,	52	1,149
C.A.A. of St. Aimé du Lac, Labelle Co.	1913	,,	,,	62	Manufacture	,,	1,203	2,199
C.A.A. of St. Alphonse, Bonaventure	1916	,,	,,	95	Trading	,,	190	959
C.A.A. of St. André, Bonaventure	1916	,,	,,	50	,,	,,	100	605
C.A.A. of St. Angèle de Merici, Matane Co.	1913	,,	,,	28	,,	,,	*620*	*552*
C.A.A. of St. Anicet, Huntington Co.	1919	,,	,,	57	,,	,,	*46*	*225*
C.A.A. of St Antoine, Yamaska	1916	,,	,,	153	,,	,,	306	8,744
C.A.A. of St. Antonin, Temiscouta	1915	,,	,,	44	,,	,,	508	177
C.A.A. of St. Augustin, Portneuf	1912	,,	,,	125	,,	,,	250	7,343
C.A.A. of St. Armand Station, Missisquoi Co.	1920	,,	,,	26	,,	,,	*768*	*2,835*
C.A.A. of St. Bernardin de Waterloo, Shefford Co.	1914	,,	,,	54	,,	,,	*62*	*22,179*
C.A.A. St. Bernard de Michaudville, St. Hyacinthe	1915	,,	,,	20	-	,,	*31*	*537*
C.A.A. of Ste. Brigitte, Bonaventure	1913	,,	,,	207	,,	,,	414	3,100
C.A.A. of St. Casimir, Portneuf	1923	,,	,,	38	,,	,,	76	5,030
C.A.A. of St. Cécile, Shefford ..	1914	,,	,,	85	,,	,,	170	1,228
C.A.A. of St. Césaire, Rouville	1918	,,	,,	92	,,	,,	184	188

A	B	C	D	E	F	G	H	I
							£	£
C.A.A. of St. Charles, Bellechasse	1911	Yes	6%	41	Trading	Requisites	342	793
C.A.A. of St. Charles de Caplan, Bonaventure	1917	„	„	156	„	„	*180*	*980*
C.A.A. of Cheneville, Papineau Co.	1921	„	„	28	„	„	*72*	*496*
C.A.A. of St. Chrysostôme, Chateauguay	1915	„	„	101	„	„	*132*	*556*
C.A.A. of St. Cœur de Marie, Lac St. Jéan	1924	„	„	45	„	„	100	2,424
C.A.A. de St. Edouard, Lotbinière	1915	„	„	143	.	„	624	331
C.A.A. of St. Etienne de Lauzon, Lévis	1917	„	„	60	„	„	*330*	*1,397*
C.A.A. of St. Edwidge, Compton	1914	„	„	63	Manufacture	„	1,0C8	1,210
C.A.A. of St. Eugène, Drummond	1921	„	„	51	„	„	208	3,733
C.A.A. of St. Félicien, Lac St Jean	1919	„	„	26	„	„	6,000	1,112
C.A.A. of St. Félix de Valois, Joliette	1925	„	„	97	Trading	„	194	1,120
C.A.A. of St. Félix, Drummond	1918	„	„	82	„	„	164	204
C.A.A. of St. Félix d'Otis, Chicoutimi	1912	„	„	25	„	.	252	304
C.A.A. of St. Flavien, Lotbinière	1917	„	„	108	.	„	107	1,741
C.A.A. of St François Xavier, Shefford	1919	„	„	88	„	„	*72*	*5,384*
C.A.A. of St. Gédéon, Lac St. Jean	1925	„	„	37	„		74	2,259
C.A.A. of St. Georges, Iberville	1915	„	„	88	„	„	176	927
C.A.A. of St. Gérard l'Assomption	1925	„	„	27	„	.	54	2,294
C.A.A. of Ste. Germaine, Dorchester Co.	1915	„	„	228	„	„	*301*	*1,092*
C.A.A. of St. Godefroy, Bonaventure	1917	„	„	80	„	.	302	3,502
C.A.A. of St. Guillaume, Yamaska	1915	„	„	55	„	„	110	285
C.A.A of St. Pie de Guire, Yamaska	1922	„	„	99	„	„	398	190
C.A.A. of St. Hélène, Bagot Co	1914	„	„	31	„	.	*5*	*330*
C.A.A. of St. Hélène, Kamouraska	1916	„	„	176	„	„	352	74
C.A.A. des Fruitières St. Hilaire, Rouville	1913	„	„	94	„	„	188	508
C A.A. of St. Ignace de Nominingue, Labelle	1914	„	„	84	„	„	294	840
C A.A. de St. Jéan l'Evangeliste, Bonaventure	1917	„	„	112	Marketing and trading	„	416	5,7(5
C.A.A. de St. Joseph Beauce	1916	„	„	137	Trading	„	274	777
C.A.A. of St. Joseph de Mekinac, Champlain Co.	1910	„	„	12	„	„	*120*	*368*
C.A.A of St Joseph, Lac St. Jéan	1924	„	„	35	„	„	72	1,870
C.A A de St Jules, Bonaventure	1925	„	„	125	Manufacture	„	320	1,328

A	B	C	D	E	F	G	H	I
							£	£
[illegible]	[illegible]	Yes	6%	34	Trading	Requisites	114	761
[illegible]		"	"	105	"	"	214	7,991
[illegible]		"	"	29	"	"	*13*	*911*
[illegible] Co.		"	"	39	"	"	*390*	*545*
C.A.A. of New Richmond, Bonaventure Co.	1916	"	"	169	"	"	*204*	*1,172*
C.A.A. of Notre Dame du Bonsecours, Papineau Co.	1921	"	"	45	"	"	*120*	*1,084*
C.A.A. of Notre Dame de Grande Rivière, Gaspé County	1920	"	"	106	Manufacture	"	432	493
C.A.A. of Notre Dame d'Issoudun, Lotbinière Co	1916	"	"	35	Trading	"	166	3,228
C.A.A. of Notre Dame de Lourdes, Megantic Co.	1914	"	"	52	Manufacture	"	*520*	*4,439*
C A.A of Notre Dame du Mont Carmel, Kamouraska	1917	"	"	123	Trading	"	*121*	*2,038*
C.A.A. of Notre Dame de la Paix, Papineau Co.	1921	"	"	34	"	"	*28*	*312*
C A A. de Papineauville, Papineau	1921	"	"	23	"	"	54	6,815
C.A.A. of Port-Daniel, Bonaventure	1918	"	"	101	"	"	226	3,187
C A.A. of Roberval, Lac St. Jéan	1919	"	"	28	"	"	58	*314*
C.A A of Suffolk, Papineau Co	1911	"	"	131	"	"	*455*	*684*
C.A A of St. Adelaide, Bonaventure	1923	"	"	105	Manufacture	"	414	1,359
C.A.A. of St. Aimé, Richelieu	1917	"	"	26	Trading	"	52	1,149
C A.A. of St Aimé du Lac, Labelle Co.	1913	"	"	62	Manufacture	"	1,203	2,199
C.A.A. of St. Alphonse, Bonaventure	1916	"	"	95	Trading	"	190	989
C A A. of St. André, Bonaventure	1916	"	"	50	"	"	100	*605*
C.A.A. of St. Angèle de Merici, Matane Co	1913	"	"	28	"	"	*620*	*552*
C.A.A. *of St Anicet, Huntington Co.*	*1919*	"	"	*57*	"	"	*46*	*228*
C A A. of St. Antoine, Yamaska	1916	"	"	153	"	"	306	8,744
C.A.A. of St. Antonin, Temiscouta	1915	"	"	44	"	"	508	177
C.A.A. *of St. Augustin, Portneuf*	1912	"	"	125	"	"	250	7,343
C.A.A. of St Armand Station, Missisquoi Co.	1920	"	"	26	"	"	*768*	*2,839*
C.A.A. of St. Bernardin de *Waterloo, Shefford Co.*	1914	"	"	54	"	"	*62*	*22,179*
C.A.A. St. Bernard de Michaudville, St. Hyacinthe	1915	"	"	29	"	"	*31*	*534*
C A.A. of Ste. Brigitte, Bonaventure	1913	"	"	207	"	"	414	3,100
C.A.A. *of St. Casimir, Portneuf*	1923	"	"	38	"	"	76	5,050
C.A.A. of St. Cécile, Shefford ..	1914	"	"	85	"	"	170	*1,226*
C.A.A. of St. Césaire, Rouville	1918	"	"	02	"	"	184	188

A	B	C	D	E	F	G	H	I
							£	£
C.A.A. of St. Charles, Bellechasse	1911	Yes	6%	41	Trading	Requisites	342	793
C.A.A. of St. Charles de Caplan, Bonaventure	1917	"	"	156	"	"	*180*	*980*
C.A.A. of Cheneville, Papineau Co.	1921	"	"	28	"	"	*72*	*496*
C.A.A. of St. Chrysostôme, Chateauguay	1915	"	"	101	"	"	*132*	*556*
C.A.A. of St. Cœur de Marie, Lac St. Jéan	1924	"	"	45	"	"	100	2,424
C.A.A. de St. Edouard, Lotbinière	1915	"	"	143	"	"	624	331
C.A.A. of St. Etienne de Lauzon, Lévis	1917	"	"	60	"	"	*330*	*1,397*
C.A.A. of St. Edwidge, Compton	1914	"	"	63	Manufacture	"	1,008	1,210
C.A.A. of St. Eugène, Drummond	1921	"	"	51	"	"	208	3,733
C.A.A. of St. Félicien, Lac St Jean	1919	"	"	26	"	"	6,000	1,112
C.A.A. of St. Félix de Valois, Joliette	1925	"	"	97	Trading	"	194	1,129
C.A.A. of St. Félix, Drummond	1918	"	"	82	"	"	164	204
C.A.A. of St. Félix d'Otis, Chicoutimi	1912	"	"	25	"	"	252	304
C.A.A. of St. Flavien, Lotbinière	1917	"	"	108	"	"	107	1,741
C.A.A. of St François Xavier, Shefford	1919	"	"	88	"	"	*72*	*5,384*
C.A.A. of St. Gedéon, Lac St Jean	1925	"	"	37	"	"	74	2,260
C.A.A. of St. Georges, Iberville	1915	"	"	88	"	"	176	927
C.A.A. of St. Gérard l'Assomption	1925	"	"	27	"	"	54	2,294
C.A.A. of Ste. Germaine, Dorchester Co.	1915	"	"	228	"	"	*301*	*1,092*
C.A.A. of St. Godefroy, Bonaventure	1917	"	"	80	"	"	302	3,502
C.A.A. of St. Guillaume, Yamaska	1915	"	"	55	"	"	110	285
C.A.A. of St. Pie de Guire, Yamaska	1922	"	"	99	"	"	398	100
C.A.A. of St Hélène, Bagot Co.	1914	"	"	31	"	"	*5*	*330*
C.A.A. of St. Hélène, Kamouraska	1916	"	"	176	"	"	352	74
C.A.A. des Fruitières St Hilaire, Rouville	1913	"	"	94	"	"	188	508
C.A.A. of St. Ignace de Nominingue, Labelle	1914	"	"	84	"	"	294	840
C.A.A. de St Jéan l'Evangeliste, Bonaventure	1917	"	"	112	Marketing and trading	"	416	5,765
C.A.A. de St. Joseph Beauce	1916	"	"	137	Trading	"	274	777
C.A.A. of St. Joseph de Mekinac, Champlain Co.	1910	"	"	*12*	"	"	*120*	*368*
C.A.A. of St. Joseph, Lac St. Jéan	1924	"	"	35	"	"	72	1,870
C.A.A. de St. Jules, Bonaventure	1925	"	"	125	Manufacture	"	320	1,328

A	B	C	D	E	F	G	H	I
							£	£
[illegible]	[illegible]	[illegible]	[illegible]	63	Trading	Requisites	126	66
				29	,,	,,	*31*	*469*
				48	,,	,,	501	1,477
C.A.A. of St Marie, Montcalm	1924	,,	,,	44	Manufacture	,,	90	3,659
C A.A de St. Martin, Beauce ..	1920	,,	,,	48	Trading	,,	96	11,588
C.A.A. St. Martine, Chateauguay	1917	,,	,,	92	,,	,,	184	388
C A.A. de St. Michel, Vaudreuil	1923	,,	,,	32	,,	,,	94	586
C.A.A. of St. Narcisse, Champlain	1913	,,	,,	194	,,	,,	388	4,273
C.A.A de St Nazaire, Bagot ..	1918	,,	,,	135	,,	,,	1,308	7,239
C.A.A. de St Nazaire, Chicoutimy	1925	,,	,,	33	,,	,,	66	576
C A.A. de St. Omer, Bonaventure	1913	,,	,,	71	,,	,,	638	1,619
C A.A. de St. Pacôme, Kamouraska	1912	,,	,,	91	Manufacture	,,	678	2,373
C.A A de St Perpétue, l'Islet Co	1916	,,	,,	31	Trading	,,	*100*	*858*
C.A.A de St. Pierre Baptiste, Megantic Co	1919	,,	,,	33	,,	,,	*528*	*964*
C.A.A de St Pierre de Broughton, Beauce Co.	1913	,,	,,	46	,,	,,	*100*	*414*
C A.A. de St. Prime, Lac St Jéan	1924	,,	,,	27	,,	,,	65	1,339
C.A.A. de St. Prosper, Dorchester	1919	,,	,,	78	,,	,,	156	1,825
C.A.A. de St Rémi, Napierville	1915	,,	,,	130	,,	,,	260	*558*
C.A.A. de St Sébastien, Frontenac	1914	,,	,,	33	,,	,,	734	303
C.A.A. de St. Théophile du Lac, Champlain Co.	1909	,,	,,	68	,,	,,	*770*	*260*
C A.A. de St. Valérien de Milton, Shefford	1914	,,	,,	150	,,	,,	*88*	*1,257*
C.A A. de St Vital de Lampton, Frontenac Co	1921	,,	,,	60	,,	,,	480	953
C A.A. de St. Wenceslas, Nicolet Co.	1917	,,	,,	84	,,	,,	168	3,721
C.A. de l'Anse a-Brillant, Gaspé	1926	,,	,,	25	,,	,,	50	673
C A de Barachois, Gaspé .	1924	,,	,,	47	,,	,,	94	4,418
C A. de Belle-Anse, Gaspé ..	1925	,,	,,	30	,,	,,	60	2,183
C.A. de Cap-aux-Os, Gaspé .	1923	,,	,,	27	,,	,,	*54*	*2,000*
C.A. de Cap-de-Roziers, Gaspé	1923	,,	,,	25	,,	,,	50	8,685
C A. de Carleton, Bonaventure	1923	,,	,,	35	Manufacture	,,	70	5,716
C A. de Douglaston, Gaspé ..	1925	,,	,,	49	Trading	,,	*98*	*760*
C.A. de Gascons, Gaspé .	1923	,,	,,	38	,,	,,	76	1,977
Compton County Fair Assoc, Compton	1921	,,	,,	227	,,	,,	*1,203*	*520*
Compton Co. Wool Growers' Assoc., Compton Co.	1917	,,	,,	274	,,	,,	548	98
Knowlton Co op. Soc., Brome	1924	,,	,,	126	,,	,,	252	6,510
Megantic Wool Growers' and Sheep Breeders' Assoc., Megantic Co.	1917	,,	,,	75	,,	,,	*26*	*395*
Montréal Milk Producers' Assoc.	1919	,,	,,	25	,,	Milk	*75*	*2,250*

A	B	C	D	E	F	G	H	I
							£	£
Noyan Co-op. Agric. Assoc., Missisquoi Co.	1922	Yes	6%	100	Trading	Requisites	186	2,580
Osgood Valley C A.A., Megantic	1914	,,	,,	26	,,	,,	64	259
Québec Federated Co-op , 114, St. Paul Street, East, Montréal	1910	,,	8%	13,528	Trading and manufacture	,,	60,910	1,813,121
United Dairymen's Co-op., Montréal	1925	,,	,,	25	Trading	,,	100	5,588

CAISSES POPULAIRES

A	B	C	D	E	F	G	H	I
Albanel, Lac St. Jéan County	—	Yes	12%	213	Credit	Savings and loans	*215*	*1,160*
Almaville, Champlain County	—	,,	,,	240	,,	,,	*25*	*10,926*
Ancienne Lorette	—	,,	,,	921	,,	,,	*458*	*10,919*
Black Lake, Megantic County	—	,,	,,	115	,,	,,	*465*	*2,011*
Bonaventure, Bonaventure Co	—	,,	,,	681	,,	,,	*1,320*	*8,044*
Champlain, Champlain County	—	,,	,,	166	,,	,,	*440*	*1,256*
Charlesbourg, Québec City	—	,,	,,	325	,,	,,	*1,674*	*9,760*
Chicoutimi, Chicoutimi County	—	,,	,,	364	,,	,,	*2,364*	*10,799*
Maria, Bonaventure County	—	,,	,,	517	,,	,,	*80*	*6,340*
Matane, Matane County	—	,,	,,	155	,,	,,	*213*	*1,127*
Notre Dame de Stanbridge, Missisquoi County	—	,,	,,	101	,,	,,	*7*	*2,799*
Notre Dame du Mont Carmel, Champlain County	—	,,	,,	226	,,	,,	*147*	*4,664*
Pointe du Lac, St Maurice Co.	—	,,	,,	258	,,	,,	*231*	*1,081*
St. André, Kamouraska County	—	,,	,,	195	,,	,,	*127*	*1,472*
St. Anne de la Pocatière, Kamouraska County	—	,,	,,	285	,,	,,	*10*	*1,826*
St. Benoit Labre, Beauce Co	—	,,	,,	403	,,	,,	*59*	*9,632*
St Boniface, St Maurice County	—	,,	,,	198	,,	,,	*7*	*5,410*
St. Brigitte des Saults, Nicolet County	—	,,	,,	144	,,	,,	*43*	*4,554*
St. Cajétan d'Armagh, Belle Chasse County	—	,,	,,	696	,,	,,	*4*	*28,062*
St Cecile de Montréal	—	,,	,,	—	,,	,,	*535*	*6,310*
St. Césaire de Rouville	—	,,	,,	591	,,	,,	*196*	*18,747*
St. Charles, Belle Chasse County	—	,,	,,	368	,,	,,	*20*	*9,746*
St. Charles de Montréal	—	,,	,,	287	,,	,,	*726*	*7,484*
St Claire, Dorchester County	—	,,	,,	306	,,	,,	*91*	*5,606*
St. Claude, Richmond County	—	,,	,,	102	,,	,,	*244*	*1,245*
St. Clothilde de Montréal	—	,,	,,	170	,,	,,	*462*	*2,865*
St. Enfant Jésus de Montréal	—	,,	,,	232	,,	,,	*307*	*495*
St. Eusèbe de Montréal	—	,,	,,	293	,,	,,	*1,765*	*5,397*
St. Eusèbe de Stanfold, Athabaska County	—	,,	,,	413	,,	,,	*49*	*11,973*
St. Félix de Kingsey, Drummond County	—	,,	,,	180	,,	,,	*8*	*9,753*
St. François d'Assises, Quebec City	—	,,	,,	318	,,	,,	*1,203*	*3,999*
St. Frédéric, Beauce County	—	,,	,,	282	,,	,,	*19*	*2,776*
St Georges de Henryville, Iberville County	—	,,	,,	344	,,	,,	*62*	*8,033*
St. Germaine, Dorchester Co.	—	,,	,,	955	,,	,,	*518*	*10,047*

A	B	C	D	E	F	G	H	I
							£	£
St. Gervais, Bellechasse County	—	Yes	12%	312	Credit	Savings and loans	2,339	9,364
St. Hermas, Deux-Montaignes County	—	"	"	273	"	"	52	5,275
St. Honoré, Beauce County ..	—	"	"	249	"	"	27	1,661
St. Irénée, 386, Delisle Street, Montreal	—	"	"	281	"	"	403	11,029
St. Isidore, Dorchester County	—	"	"	718	"	"	233	1,525
St. Jéan Bte. de l'Ile Verte, Témiscouata County	—	"	"	69	"	"	483	1,025
St. Jéan des Piles, Champlain County	—	"	"	140	"	"	9	1,637
St. Jéan l'Evangéliste, Bonaventure County	—	"	"	456	"	"	37	3,836
St. Joseph, Lévis City .	—	"	"	268	"	"	91	1,415
St. Léon de Standon, Dorchester County	—	"	"	345	"	"	3	1,677
St. Marc, Verchères County	—	"	"	114	"	"	20	3,610
St. Martin, Beauce County	—	"	"	270	"	"	12	2,747
St. Mathias de Cabano, Témiscouata County	—	"	"	254	"	"	153	5,106
St. Médard de Warwick, Athabaska County	—	"	"	187	"	"	95	2,484
St. Michel de Squatteck, Témiscouata County	—	"	"	58	"	"	52	1,834
St. Narcisse, Champlain County	—	"	"	764	"	"	75	16,173
St. Prosper, Champlain County	—	"	"	113	"	"	18	1,522
St. Prosper, Dorchester County	—	"	"	489	"	"	91	8,955
St. Roch d'Orford, Sherbrooke	—	"	"	184	"	"	41	1,224
St. Scholastique, Deux-Montaignes County	—	"	"	170	"	"	222	5,090
St. Sebastien, Iberville County	—	"	"	452	"	"	589	6,742
St. Sévérin, Champlain County	—	"	"	388	"	"	6	1,352
St. Stanislas, Montreal City	—	"	"	334	"	"	159	2,720
St. Sylvère, Nicolet County .	—	"	"	230	"	"	30	1,745
St. Théophile du Lac, Champlain County	—	"	"	139	"	"	72	1,111
St. Ulric, Matane County ..	—	"	"	198	"	"	37	10,849
St. Wenceslas, Nicolet County	—	"	"	222	"	"	18	1,881
St. Zacharie, Beauce County ..	—	"	"	210	"	"	207	7,264
Sayabec, Matapédia County ..	—	"	"	228	"	"	26	5,112
Thetford Mines, Megantic Co	—	"	"	638	"	"	259	14,242

SASKATCHEWAN

A	B	C	D	E	F	G	H	I
							£	£
Abbey Grain Growers' Co-op Ltd., Abbey	1918	—	—	40	Trading	Requisites	253	571
Admiral Co-op. Assoc., Ltd., Admiral	1920	—	—	101	"	"	615	12,492
Alba Co op. Assoc., Ltd., Salvador	1916	Yes	8%	73	"	Coal	610	1,495

CANADA

A	B	C	D	E	F	G	H	
Anerley Grain Growers' Co-op. Assoc., Ltd., Anerley	1922	Yes	8%	44	Trading	Requisites	[illegible]	
Aneroid Co-op. Assoc., Ltd, Aneroid	1922	—	—	134	,,	,,	[illegible]	
Antler Grain Growers' Co-op. Assoc., Ltd., Antler	1916	—	—	61	,,	,,	[illegible]	
Arcola Grain Growers' Co-op Assoc., Ltd., Arcola	1916	—	—	94	,,	,,	[illegible]	
Ardath Grain Growers' Co-op Assoc., Ltd, Ardath	1915	—	—	37	,,	,,	[illegible]	
Argo Co-op. Assoc., Ltd., Goldburg	1915	—	—	45	,,	,,	[illegible]	
Armilla Co-op. Assoc., Ltd., Kisbey	1923	—	—	16	,,	,,	[illegible]	
Asquith and District Grain Growers' Co-op Assoc., Ltd	1916	—	—	—	,,	,,	—	
Axford Grain Growers' Co-op Assoc, Ltd, Axford	1916	—	—	—	,,	,,	—	
Bagley Co-op. Assoc, Ltd., Bagley	1922	—	—	65	,,	,,	[illegible]	
Bengough Co-op. Assoc., Ltd, Bengough	1926	—	—	—	,,	,,	—	
Bestville Roadene Grain Growers' Co-op. Assoc, Ltd, Roadene	1919	Yes	Yes	42	,,	,,	[illegible]	
Bethune Co-op. Assoc., Ltd, Bethune	1914	—	—	89	Trading and marketing	Requisites and produce	[illegible]	[illegible]
Birch Hills Grain Growers' Co-op. Assoc., Ltd, Birch Hills	1915	—	—	213	Trading	Requisites	[illegible]	
Birsay Co-op Assoc, Ltd, Birsay	1916	—	—	49	,,	,,	277	
Bladworth Co-op Assoc, Ltd., Bladworth	1915	—	—	69	,,	,,	1,879	[illegible]
Brier Crest Co-op Assoc, Ltd, Brier Crest	1919	—	—	34	,,	,,	536	[illegible]
Bulyea Farmers' Co-op Assoc., Ltd, Bulyea	1925	—	—	53	,,	,,	158	[illegible]
Burdick Co-op Assoc., Ltd., Moose Jaw	1914	—	—	21	,,	,,	150	[illegible]
Cadillac Grain Growers' Assoc, Ltd., Cadillac	1916	—	—	36	,,	,,	108	[illegible]
Canadian Co-op. Wool Growers, Ltd, Bay Street, Toronto	1918	Yes	8%	10,000	Marketing	Wool	21 000	[illegible]
Cando Co-op. Assoc., Ltd, Cando	1922	—	—	12	Trading	Requisites	6	
Carlsburg and Windthorst Co-op. Assoc., Ltd, Carlsburg	1914	—	—	15	,,	,,	—	[illegible]
Castlewood Grain Growers' Co-op. Assoc, Ltd, Biggar	1919	—	—	25	,,	,,	5	—
Ceylon Grain Growers' Co-op Assoc, Ltd, Ceylon	1916	—	—	38	,,	,,	775	[illegible]
Churchbridge Grain Growers' Co-op Assoc, Ltd, Churchbridge	1915	—	—	47	,,	,,	274	[illegible]

A	B	C	D	E	F	G	H	I
							£	£
Claydon Co-op. Assoc, Ltd., Claydon	1924	—	—	49	Trading	Requisites	112	—
Clayton Co-op. Assoc., Ltd, Windthorst	1923	—	—	13	,,	,,	—	184
Coburg Co-op. Assoc., Ltd, Moose Jaw	1916	—	—	16	,,	,,	16	811
Coleville Co-op Assoc., Ltd, Coleville	1915	—	—	47	,,	,,	164	1,149
Colfax Grain Growers' Co-op Assoc., Ltd., Colfax	1919	—	—	24	,,	,,	43	232
Colonsay Grain Growers' Co-op. Assoc, Ltd., Colonsay	1919	—	Yes	95	,,	,,	543	8,500
Conquest Grain Growers' Co-op. Assoc., Ltd, Conquest	1914	—	—	21	Trading and marketing	Requisites and produce	26	2,532
Cudworth Farmers' Co-op Assoc., Ltd, Cudworth	1922	—	—	30	Marketing	Produce	30	4,160
Cupar Co-op. Assoc., Ltd., Cupar	1914	—	—	100	Trading	Requisites	1,166	9,571
Dafoe Co-op. Assoc., Ltd, Dafoe	1914	—	—	142	Trading and marketing	Requisites and produce	2,535	2,614
Dahinda Co-op Assoc., Ltd., Dahinda	1914	—	—	22	Trading	Requisites	700	—
Davidson Co-op Assoc, Ltd., Davidson	1914	—	—	348	Trading and marketing	Requisites and produce	9,735	4,8639
Davyroyd Grain Growers' Co-op. Assoc., Ltd, Readlyn	1921	—	—	12	Trading	Requisites	12	312
Daylesford Grain Growers' Co-op. Assoc., Ltd., Daylesford	1921	—	—	43	,,	,,	360	110
Dilke Co-op. Assoc., Ltd., Dilke	1916	—	—	28	,,	,,	182	1,613
Disley Co-op. Assoc., Ltd, Disley	1916	—	—	66	,,	,,	545	2,377
Dollard Grain Growers' Co-op. Assoc., Ltd., Dollard	1918	—	—	27	,,	,,	18	—
Drake Co-op Assoc, Ltd., Drake	1916	—	—	34	Trading and marketing	Requisites and produce	98	6,209
Dubuc Grain Growers' Co-op. Assoc., Ltd., Dubuc	1919	—	—	18	,,	,,	12	3,327
Duval Grain Growers' Co op Assoc., Ltd, Duval	1916	—	—	33	Trading	Requisites	70	1,219
Eagle Creek Co-op. Assoc., Ltd., Perdue	1924	—	—	22	Trading and marketing	Requisites and produce	225	714
Eastend Grain Growers' Co-op. Assoc., Ltd., Eastend	1916	—	—	175	Trading	Requisites	1,412	10,207
Edam United Farmers' Co-op Assoc., Ltd., Edam	1918	—	—	110	Trading and marketing	Requisites and produce	454	4,079
Edenwold Co-op. Assoc., Ltd, Edenwold	1919	Yes	Yes	168	,,	Produce	1,863	10,487
Edgehill Stock Growers' Co-op. Assoc, Ltd, Edgehill	1914	—	—	32	Trading	Requisites	236	—
Elbow Co-op. Assoc., Ltd., Elbow	1914	Yes	Yes	143	Trading and marketing	Requisites and produce	575	13,192
Elstow Farmers' Co-op. Assoc, Ltd, Elstow	1915	—	—	39	Trading	Requisites	67	1,707

A	B	C	D	E	F	G	H	I
							£	£
Enterprise Co-op. Assoc., Ltd., Richmond	1915	—	—	100	Trading and marketing	Requisites and produce	89	986
Evesham Grain Growers' Co-op. Assoc., Ltd, Evesham	1917	—	—	63	Trading	Requisites	728	2,549
Fairlight Co-op Assoc., Ltd, Fairlight	1915	—	—	26	,,	,,	64	1,123
Fairy Glen Hall and Co-op Assoc., Ltd., Fairy Glen	1918	—	—	51	,,	,,	130	—
Fertile Grain Growers' Co-op. Assoc., Ltd, Fertile	1919	—	—	19	,,	,,	71	261
Fielding Grain Growers' Co-op. Assoc., Fielding	1915	—	—	17	,,	,,	17	—
Flaxcombe Grain Growers' Co-op. Assoc., Ltd., Flaxcombe	1916	—	—	39	,,	,,	71	261
Floral Grain Growers' Co-op Assoc, Ltd., Floral	1916	—	—	38	,,	,,	276	551
Foam Lake Grain Growers' Co-op Assoc., Ltd, Foam Lake	1915	—	—	78	,,	,,	187	330
Forgan Grain Growers' Co-op. Assoc, Ltd., Forgan	1926	—	—	35	,,	,,	126	—
Fort Qu'Appelle Grain Growers' Co-op. Assoc., Ltd, Fort Qu'Appelle	1920	—	—	27	,,	,,	26	738
Frobisher Co-op. Assoc., Ltd, Frobisher	1915	—	—	45	,,	,,	150	360
Gainsborough Grain Growers' Co-op. Assoc., Ltd, Gainsborough	1918	—	—	21	,,	,,	21	—
Girvin Co-op. Assoc, Ltd, Girvin	1914	—	—	76	,,	,,	948	—
Gledhow Grain Growers' Co-op. Assoc., Ltd., Gledhow	1916	Yes	Nil	15	,,	,,	20	—
Glenside Co-op Assoc., Ltd, Glenside	1916	—	—	31	,,	,,	170	—
Golden Valley Co-op. Assoc., Ltd, Charlotte	1924	—	—	29	,,	,,	87	—
Golden West Grain Growers' Co-op. Assoc, Ltd., Vanguard	1919	—	—	22	,,	,,	24	391
Goodwater Grain Growers' Co-op. Assoc, Ltd., Goodwater	1919	—	—	48	,,	,,	191	1,179
Govenlock Grain Growers' Co op. Assoc, Ltd., Govenlock	1922	—	—	30	,,	,,	35	164
Grass Co-op. Assoc., Ltd, Luseland	1915	—	—	34	,,	,,	88	447
Gray Grain Growers' Co-op Assoc., Ltd, Gray	1919	—	—	74	,,	,,	864	832
Grenfell Co-op. Assoc, Ltd., Grenfell	1914	—	—	23	,,	,,	24	—
Griffin Grain Growers' Co-op Assoc., Ltd, Griffin	1914	—	—	58	,,	,,	68	1,731

A	B	C	D	E	F	G	H	I
							£	£
Grosswerder Co-op. Assoc., Ltd., Grosswerder	1925	—	—	22	Trading	Requisites	16	269
Guernsey Co-op Assoc., Ltd., Guernsey	1914	Yes	Yes	91	"	"	2,125	794,807
Gull Lake Co-op Assoc, Ltd, Gull Lake	1914	—	—	164	Trading and marketing	Requisites and produce	1,900	23,566
Hafford Grain Growers' Co-op. Assoc, Ltd., Hafford	1914	—	—	27	Trading	Requisites	66	536
Halbrite Grain Growers' Co-op. Assoc, Ltd, Halbrite	1914	—	—	50	"	"	15	2,204
Halcyonia Co-op Assoc, Ltd., Borden	1914	—	—	25	"	"	241	949
Hanley Stock Shipping Co-op. Assoc., Ltd, Hanley	1914	—	—	99	"	"	39	6,935
Hawarden Grain Growers' Co-op. Assoc., Ltd, Hawarden	1917	—	—	41	"	"	86	622
Henribourg Agric. Co-op. Assoc., Ltd., Henribourg	1921	—	—	17	"	"	44	—
Hillhurst Grain Growers' Co-op. Assoc, Ltd., Heward	1917	—	—	24	"	"	40	—
Hutton Co-op. Assoc, Ltd, Redvers	1918	—	—	8	"	"	10	667
Imperial Co-op. Assoc, Ltd, Imperial	1916	—	—	67	Trading and marketing	Requisites and produce	290	7,921
Invermay Grain Growers' Co-op Assoc., Ltd, Invermay	1916	—	—	40	"	"	90	3,090
Juanita Co-op. Assoc., Ltd, Juanita	1914	—	—	17	Trading	Requisites	114	—
Kalamazoo Grain Growers' Co-op. Assoc, Ltd., Mortlach	1917	—	—	11	"	"	22	—
Kandahar Grain Growers' Co-op. Assoc, Ltd, Kandahar	1914	—	—	46	"	"	242	—
Kedleston Grain Growers' Co-op. Assoc., Ltd., Kedleston	1916	Yes	Yes	28	"	"	51	—
Kelso Co-op. Assoc., Ltd., Kelso	1915	—	—	42	"	"	46	753
Kenaston Grain Growers' Co-op. Assoc., Ltd, Kenaston	1920	—	—	73	Trading and marketing	Requisites and produce	790	8,835
Kennedy Grain Growers' Co-op. Assoc., Ltd., Kennedy	1920	—	—	39	Trading	Requisites	130	1,593
Keppel Co-op. Assoc, Ltd., Keppel	1916	—	—	99	Trading and marketing	Requisites and produce	459	3,231
Key West Grain Growers' Co-op. Assoc., Ltd, Ogema	1915	—	—	82	Trading	Requisites	352	—
Khedive Grain Growers' Co-op. Assoc, Ltd., Khedive	1918	—	—	30	"	"	86	229
Kinley Co-op. Assoc, Ltd., Kinley	1914	—	—	29	"	"	131	377
Kneller Grain Growers' Co-op. Assoc., Ltd., Drake	1917	—	—	20	"	"	35	231
Kyleville Farmers' Co-op. Assoc., Ltd, Kyleville	1920	—	—	70	"	"	70	—

A	B	C	D	E	F	G	H	I
							£	£
Lampman Grain Growers' Co-op. Assoc, Ltd., Lampman	1915	—	—	29	Trading	Requisites	60	995
Lang Agric. Co-op. Assoc., Ltd., Lang	1919	—	—	32	,,	,,	62	721
Langbank Grain Growers' Co-op. Assoc., Ltd., Langbank	1921	—	—	6	,,	,,	10	238
Langham Grain Growers' Co-op. Assoc., Ltd., Langham	1914	—	—	123	,,	,,	254	3,446
Lanigan Co-op. Assoc., Ltd, Lanigan	1916	—	—	115	,,	,,	476	4,193
La Porte Grain Growers' Co-op. Assoc, Ltd., La Porte	1914	—	—	80	,,	,,	885	5,937
Lashburne Orange Hall Co-op. Assoc., Ltd., Lashburne	1921	—	—	22	,,	,,	290	—
Laura Grain Growers' Co-op Assoc, Ltd., Laura	1919	—	—	47	,,	,,	94	543
Lawson Co-op Assoc, Ltd, Lawson	1919	—	—	18	Trading and marketing	Requisites and produce	21	819
Lemberg Co-op. Assoc., Ltd, Lemberg	1914	—	—	78	Trading	Requisites	2,479	8,189
Lemsford Grain Growers' Co-op Assoc, Ltd, Lemsford	1916	—	—	41	,,	,,	13	—
Leslie Grain Growers' Co-op Assoc., Ltd, Leslie	1915	—	—	60	,,	,,	286	—
Lewvan Grain Growers' Co-op Assoc, Ltd, Lewvan	1914	—	—	63	,,	,,	174	1,486
Lloyd George Co-op. Assoc, Ltd, Alsask	1919	—	—	7	,,	,,	46	51
Lloydminster and District Agric Co-op. Assoc, Ltd., Lloydminster	1914	Yes	8%	344	Trading and marketing	Requisites and produce	6,147	67,929
Lucky Lake Grain Growers' Co-op Assoc., Ltd, Lucky Lake	1919	—	—	69	—	—	—	—
Lydden Hall Co-op. Assoc, Ltd, Lydden	1922	—	—	116	—	—	—	—
Macoun Livestock Marketing Co-op Assoc, Ltd., Macoun	1920	—	—	37	Trading	Requisites	35	4,626
Macoun Grain Growers' Co-op. Assoc., Ltd, Macoun	1918	—	—	21	,,	,,	42	—
Macrorie Co-op. Assoc., Ltd, Macrorie	1914	—	—	78	,,	,,	116	953
Maidstone Co-op. Assoc, Ltd., Maidstone	1914	—	—	123	Trading and marketing	Requisites and produce	615	9,011
Major Grain Growers' Co-op Assoc, Ltd, Major	1917	—	—	72	Trading	—	356	—
Manor Grain Growers' Co-op Assoc., Ltd, Manor	1920	—	—	26	,,	Requisites	64	1,457
Maple Creek Grain Growers' Co-op Assoc., Ltd., Maple Creek	1918	—	—	12	,,	,,	29	9
Marengo Grain Growers' Co-op Assoc., Ltd, Marengo	1923	—	—	16	,,	,,	16	432
Markinch Grain Growers' Co-op Assoc, Ltd, Markinch	1915	—	—	34	,,	,,	148	1,287

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							£	£
Meadow Prairie United Farmers' Co-op Assoc., Ltd., Herbert	1916	—	—	23	Trading	Requisites	*88*	*198*
Medstead Co-op. Assoc., Ltd., Medstead	1921	—	—	86	Trading and marketing	Requisites and produce	*567*	*7,913*
Melfort Grain Growers' Co-op. Assoc., Ltd , Melfort	1914	Yes	8%	271	,,	,,	2,515	32,647
Melville Agric. Co-op Assoc., Ltd , Melville	1914	—	—	202	Trading	Requisites	*1,597*	*7,858*
Midale Co-op. Assoc., Ltd , Midale	1918	—	—	67	,,	,,	*251*	*1,714*
Milden Grain Growers' Co-op Assoc., Ltd., Milden	1915	—	—	43	,,	,,	*43*	*667*
Milestone Co-op. Assoc , Ltd , Milestone	1915	—	—	22	,,	,,	*220*	*2,748*
Milleton Grain Growers' Co-op. Assoc , Ltd., Milleton	1919	—	—	44	,,	,,	*100*	—
Monarch Co-op Assoc., Ltd., Biggar	1916	—	—	25	Trading and marketing	Requisites and produce	*500*	*295*
Moosomin Farmers' Co-op Assoc., Ltd., Moosomin	1917	—	—	141	Trading	Requisites	1,410	—
Mountain Chase Grain Growers' Co-op. Assoc., Ltd , Clapton	1914	—	—	37	,,	,,	9	—
McDonald Hills Grain Growers' Co-op. Assoc., Ltd , Dysart	1924	—	—	49	,,	,,	*198*	*782*
Narrow Lake Co-op Assoc , Ltd., Wilkie	1916	—	—	24	Trading	Requisites	*30*	*654*
Naseby Co-op. Assoc., Ltd , Naseby	1914	—	—	48	Trading and marketing	Requisites and produce	*50*	*1,296*
Nashlyn Farmers' Livestock Co-op. Assoc., Ltd , Consul	1922	—	—	32	—	—	*717*	—
Outram Co-op. Assoc., Ltd., Outram	1918	—	—	24	Trading	Requisites	*25*	*573*
Parkbeg Grain Growers' Co-op. Assoc., Ltd., Parkbeg	1916	—	—	95	,,	,,	*348*	*878*
Pennant Grain Growers' Co-op. Assoc , Ltd , Pennant	1916	—	—	37	,,	,,	74	—
Penzance Co op Assoc , Ltd., Penzance	1914	—	—	82	,,	,,	*376*	*2,449*
Percey Co-op. Assoc , Ltd , Kisbey	1914	—	—	59	,,	,,	*435*	*3,740*
Pleasantdale Grain Growers' Co-op., Ltd., Pleasantdale	1916	—	—	35	—	—	*94*	—
Preeceville Grain Growers' Co-op. Assoc., Ltd., Preeceville	1918	—	—	67	Trading	Requisites	*283*	*10,205*
Pretty Valley Trading Assoc., Connack	1927	Yes	Yes	44	,,	,,	2,000	—
Price Beef Ring Co-op. Assoc , Ltd., Delisle	1925	—	—	20	,,	,,	40	—
Rabbit Lake Co-op. Assoc , Ltd , Rabbit Lake	1915	Yes	No	70	Trading and marketing	Requisites and produce	1,000	*8,500*
Ravenscrag Grain Growers' Co-op. Assoc , Ltd , Ravenscrag	1916	—	—	62	Trading	Requisites	*518*	*3 070*

CANADA

A	B	C	D	E	F	G	H	I
							£	£
Ravine Bank Grain Growers' Co-op. Assoc., Ltd , Nipawin	1920	—	—	109	—	—	*306*	—
Raymore Grain Growers Co-op Assoc., Ltd., Raymore	1916	—	—	43	Trading	Requisites	*160*	*1,128*
Redberry Farmers' Co-op. Assoc , Ltd , Hafford	1924	—	—	21	"	"	*4*	*628*
Redfield Grain Growers' Co-op. Assoc., Ltd , Redfield	1916	—	—	21	Trading and marketing	Requisites and produce	*118*	*822*
Redvers Grain Growers' Co-op. Assoc., Ltd., Redvers	1918	—	—	41	Trading	Requisites	41	—
Reford United Farmers' Co-op. Assoc., Ltd., Wilkie	1921	—	—	25	"	—	*-60*	—
Reliance Grain Growers' Co-op Assoc., Ltd , Reliance	1916	—	—	24	"	Requisites	14	—
Ritchie Grain Growers' Co-op Assoc., Ltd., Ritchie	1921	—	—	25	"	"	*60*	—
Riverhurst Grain Growers' Co-op. Assoc , Ltd , Riverhurst	1917	—	—	12	"	"	12	668
Rocanville Co-op. Assoc , Ltd , Rocanville	1915	—	—	98	Trading and marketing	Requisites and produce	*25*	*5,902*
Rolling Plains Grain Growers' Co-op Assoc., Ltd., Morse	1918	—	—	17	Trading	Requisites	*28*	*501*
Rozilee Co-op. Assoc , Ltd , Shellbrook	1914	—	—	245	Trading and marketing	Requisites and produce	*1,759*	*15,179*
Ruddell Grain Growers' Co-op. Assoc , Ltd , Ruddell	1914	—	—	126	Trading	Requisites	*697*	*3,324*
Rush Springs Co-op. Assoc., Ltd., Piapot	1924	—	—	12	"	"	164	—
Rutan Co-op. Assoc., Ltd , Rutan	1914	—	—	41	"	"	*41*	*16*
Ruthilda Co-op Assoc., Ltd., Ruthilda	1922	—	—	35	—	—	*166*	—
Sand Hills Stockmans' Co-op Assoc , Ltd., Prelate	1925	—	—	17	Trading	Requisites	612	—
Scott Co-op. Assoc , Ltd., Dilke	1916	—	—	19	"	"	*153*	—
Senlac Grain Growers' Co-op Assoc , Ltd., Senlac	1914	—	—	40	"	"	*140*	*674*
Shaunavon Grain Growers' Co-op. Assoc., Ltd., Shaunavon	1916	Yes	No	179	Trading and marketing	Requisites and produce	1,395	—
Sintaluta Grain Growers' Co-op Assoc , Ltd., Sintaluta	1916	—	—	217	"	"	*745*	*15,257*
Speers Grain Growers' Co-op Assoc., Ltd , Speers	1916	—	—	29	Trading	Requisites	*40*	*279*
[illegible]	[illegible]			18	"	"	*30*	*43*
[illegible] Ltd , Springside				74	"	"	264	—
Spruce Bluff Co-op. Assoc., Ltd., Spruce Bluff	1917	—	—	50	"	"	10	—
Spruce Home Agric. Co op. Assoc., Ltd., Spruce Home	1923	—	—	18	—	—	*22*	—
Spruce Lake Hall Co-op Assoc , Ltd , Spruce Lake	1921	—	—	25	—	—	*310*	—

A	B	C	D	E	F	G	H	I
							£	£
Meadow Prairie United Farmers' Co-op Assoc, Ltd., Herbert	1916	—	—	23	Trading	Requisites	*88*	*198*
Medstead Co-op Assoc, Ltd., Medstead	1921	—	—	86	Trading and marketing	Requisites and produce	*567*	*7,913*
Melfort Grain Growers' Co op Assoc., Ltd., Melfort	1914	Yes	8%	271	"	"	2,615	32,647
Melville Agric. Co-op Assoc, Ltd., Melville	1914	—	—	202	Trading	Requisites	*1,597*	*7,858*
Midale Co-op. Assoc., Ltd., Midale	1918	—	—	67	"	"	*251*	*1,714*
Milden Grain Growers' Co-op. Assoc., Ltd, Milden	1915	—	—	43	"	"	*43*	*667*
Milestone Co-op. Assoc., Ltd, Milestone	1915	—	—	22	"	"	*220*	*2,748*
Milleton Grain Growers' Co-op. Assoc, Ltd, Milleton	1919	—	—	44	"	"	*100*	—
Monarch Co-op. Assoc., Ltd, Biggar	1916	—	—	25	Trading and marketing	Requisites and produce	*500*	*295*
Moosomin Farmers' Co-op Assoc., Ltd., Moosomin	1917	—	—	141	Trading	Requisites	1,410	—
Mountain Chase Grain Growers' Co-op. Assoc, Ltd, Clapton	1914	—	—	37	"	"	9	—
McDonald Hills Grain Growers' Co-op. Assoc., Ltd., Dysart	1924	—	—	49	"	"	*198*	*782*
Narrow Lake Co-op. Assoc, Ltd, Wilkie	1916	—	—	24	Trading	Requisites	*30*	*654*
Naseby Co-op. Assoc., Ltd, Naseby	1914	—	—	48	Trading and marketing	Requisites and produce	*50*	*1,296*
Nashlyn Farmers' Livestock Co-op. Assoc, Ltd, Consul	1922	—	—	32	—	—	*717*	—
Outram Co-op. Assoc., Ltd., Outram	1918	—	—	24	Trading	Requisites	*25*	*578*
Parkbeg Grain Growers' Co-op Assoc., Ltd., Parkbeg	1916	—	—	95	"	"	*348*	*878*
Pennant Grain Growers' Co-op Assoc, Ltd., Pennant	1916	—	—	37	"	"	74	—
Penzance Co-op. Assoc, Ltd., Penzance	1914	—	—	82	"	"	*376*	*2,449*
Percey Co-op. Assoc, Ltd, Kisbey	1914	—	—	59	"	"	*435*	*3,740*
Pleasantdale Grain Growers' Co-op., Ltd., Pleasantdale	1916	—	—	35	—	—	*94*	—
[illegible]			—	67	Trading	Requisites	*233*	*10,208*
Pretty Valley Trading Assoc., Connack	1927	Yes	Yes	44	"	"	2,000	—
Price Beef Ring Co-op. Assoc., Ltd, Delisle	1925	—	—	20	"	"	40	—
Rabbit Lake Co-op. Assoc., Ltd., Rabbit Lake	1915	Yes	No	70	Trading and marketing	Requisites and produce	1,000	8,500
Ravenscrag Grain Growers' Co-op. Assoc., Ltd, Ravenscrag	1916	—	—	62	Trading	Requisites	*518*	*3,070*

A	B	C	D	E	F	G	H	I
							£	£
Ravine Bank Grain Growers' Co-op. Assoc., Ltd., Nipawin	1920	—	—	109	—	—	*306*	—
Raymore Grain Growers' Co-op. Assoc , Ltd., Raymore	1916	—	—	43	Trading	Requisites	*160*	*1,128*
Redberry Farmers' Co-op. Assoc., Ltd., Hafford	1924	—	—	21	,,	,,	*4*	*628*
Redfield Grain Growers' Co-op Assoc , Ltd., Redfield	1916	—	—	21	Trading and marketing	Requisites and produce	*118*	*822*
Redvers Grain Growers' Co-op. Assoc., Ltd., Redvers	1916	—	—	41	Trading	Requisites	41	—
Reford United Farmers' Co-op. Assoc., Ltd., Wilkie	1921	—	—	25	,,	—	*60*	—
Reliance Grain Growers' Co-op Assoc., Ltd , Reliance	1916	—	—	24	,,	Requisites	14	—
Ritchie Grain Growers' Co-op. Assoc , Ltd., Ritchie	1921	—	—	25	,,	,,	*60*	—
Riverhurst Grain Growers' Co-op. Assoc , Ltd., Riverhurst	1917	—	—	12	,,	,,	12	668
Rocanville Co-op. Assoc , [illegible]	1915	—	—	98	Trading and marketing	Requisites and produce	25	*5,902*
[illegible]	[illegible]	[illegible]	[illegible]	17	Trading	Requisites	*28*	*501*
[illegible]	[illegible]	[illegible]	[illegible]	245	Trading and marketing	Requisites and produce	*1,759*	*15,179*
Ruddell Grain Growers' Co-op. Assoc , Ltd , Ruddell	1914	—	—	126	Trading	Requisites	*697*	*3,324*
Rush Springs Co-op Assoc , Ltd., Piapot	1924	—	—	12	,,	,,	164	—
Rutan Co-op. Assoc., Ltd , Rutan	1914	—	—	41	,,	,,	*41*	*16*
Ruthilda Co-op. Assoc., Ltd , Ruthilda	1922	—	—	35	—	—	*166*	—
Sand Hills Stockmans' Co-op Assoc., Ltd , Prelate	1925	—	—	17	Trading	Requisites	612	—
Scott Co-op. Assoc., Ltd , Dilke	1916	—	—	19	,,	,,	*163*	—
Senlac Grain Growers' Co-op Assoc , Ltd , Senlac	1914	—	—	40	,,	,,	*140*	*674*
Shaunavon Grain Growers' Co-op Assoc., Ltd., Shaunavon	1916	Yes	No	179	Trading and marketing	Requisites and produce	1,395	—
Sintaluta Grain Growers' Co-op. Assoc , Ltd., Sintaluta	1916	—	—	217	,,	,,	*745*	*15,257*
Speers Grain Growers' Co-op. Assoc., Ltd., Speers	1916	—	—	29	Trading	Requisites	*40*	*279*
Spring Coulee Grain Growers' Co-op. Assoc., Ltd , Wymark	1923	—	—	18	,,	,,	*30*	*43*
Springside Co-op. Assoc , Ltd , Springside	1915	—	—	74	,,	,,	264	—
Spruce Bluff Co-op. Assoc., Ltd , Spruce Bluff	1917	—	—	50	,,	,,	10	—
Spruce Home Agric. Co-op Assoc., Ltd., Spruce Home	1923	—	—	18	—	—	*22*	—
Spruce Lake Hall Co-op. Assoc , Ltd , Spruce Lake	1921	—	—	25	—	—	*310*	—

A	B	C	D	E	F	G	H	I
							£	£
Stewart Co-op. Assoc., Ltd, Stewart	1919	—	—	75	Trading	Requisites	216	1,671
St. Gregor Farmers' Co-op Assoc, Ltd., St. Gregor	1917	—	—	111	"	"	828	3,836
St. Louis Grain Growers' Hall Co-op. Assoc., Ltd., St. Louis	1922	—	—	59	—	—	308	—
Storthoaks Co-op. Assoc., Ltd., Storthoaks	1925	—	—	23	Trading	Requisites	26	—
Strongfield Grain Growers' Co-op Assoc., Ltd., Strongfield	1915	—	—	167	"	"	1,200	—
Success Grain Growers' Co-op Assoc., Ltd, Success	1916	—	—	48	"	"	96	331
Sunny Slope Co-op. Assoc., Ltd, Indian Head	1918	—	—	8	"	"	8	424
Sunny South Grain Growers' Co-op. Assoc., Ltd., Indian Head	1916	—	—	23	"	"	20	480
Surbiton Grain Growers' Co-op Assoc, Ltd., Surbiton	1917	—	—	30	"	"	35	—
Tantallon Co-op. Assoc., Ltd, Tantallon	1914	Yes	No	63	Trading and marketing	Requisites and produce	42	4,000
Terrell Grain Growers' Co-op. Assoc, Ltd., Spring Valley	1921	—	—	15	Trading	Requisites	32	441
Thackeray Co-op Assoc., Ltd., Thackeray	1918	—	—	15	"	"	15	92
Tilney Co-op Assoc, Ltd, Tilney	1921	—	—	35	"	"	1,086	7,233
Tregarva Grain Growers' Co-op Assoc, Ltd, Tregarva	1916	—	—	23	"	"	72	—
Tribune Co-op Assoc., Ltd, Tribune	1918	—	—	212	Trading and marketing	Requisites and produce	1,362	10,275
Trossacks Grain Growers' Co-op. Assoc., Ltd, Trossacks	1917	—	—	27	Trading	Requisites	80	1,274
Tuberose Grain Growers' Co-op. Assoc, Ltd., White Bear	1917	—	—	34	"	"	48	121
Valor Grain Growers' Co-op. Assoc, Ltd, Valor	1918	—	—	16	"	"	173	—
Valynn Grain Growers' Co-op Assoc, Ltd, Kerrobert	1921	—	—	28	"	"	56	217
Vanscoy Grain Growers' Co-[illegible]	1916	—	—	29	"	"	130	930
[illegible]			—	48	"	"	614	—
[illegible]			—	41	"	"	16	249
[illegible]			—	168	Trading and marketing	Requisites and produce	810	5,074
[illegible]			—	16	—	—	8	—
[illegible]			—	20	Trading	Requisites	53	168
[illegible] op. Assoc., Ltd, Watrous			—	111	Trading and marketing	Requisites and produce	2,320	4,183

A	B	C	D	E	F	G	H	I
							£	£
Watson Grain Growers' Co-op. Assoc., Ltd., Watson	1914	—	—	233	Trading	Requisites	1,529	—
Wauchope Co-op. Assoc., Ltd, Wauchope	1916	Yes	Yes	15	,,	,,	20	2,280
Wessels Agric. Co-op. Assoc., Ltd., Govan	*1916*	—	—	*18*	,,	,,	*18*	—
West Lawn Horizon Co-op. Assoc., Ltd, Horizon	1918	—	—	18	,,	,,	*40*	*124*
Wheat Plains Grain Growers' Co-op. Assoc., Ltd, Boderick	1916	—	—	24	,,	,,	*26*	*122*
Wilbert Grain Growers' Co-op. Assoc., Ltd, Cut Knife	1916	—	—	19	,,	,,	17	—
Willmar Co-op. Assoc, Ltd, Willmar	1917	—	—	45	Trading and marketing	Requisites and produce	*79*	*3,374*
Wilton Co-op Assoc., Ltd., Lashburn	1914	Yes	8%	233	,,	,,	1,574	23,400
Wiseton Co-op. Assoc, Ltd, Wiseton	1916	—	—	37	Trading	Requisites	20	—
Wolseley Co-op Assoc, Ltd, Wolseley	1915	—	—	113	Trading and marketing	Requisites and produce	*600*	*4,796*
Woodrow Co-op. Assoc., Ltd., Woodrow	1914	—	—	96	,,	,,	*1,075*	*10,408*
Wordsworth Co-op Assoc., Ltd., Wordsworth	1916	—	—	39	Trading	Requisites	*41*	*326*
Wynyard Grain Growers' Co-op Assoc., Ltd., Wynyard	1914	—	—	104	,,	,,	1,276	—
Yellow Grass Grain Growers' Co-op. Assoc., Ltd, Yellow Grass	1915	—	—	32	Marketing	Produce	*12*	*1,215*
Young Co-op. Assoc., Ltd, Young	1914	—	—	228	Trading and *marketing*	Requisites *and produce*	*4,063*	*37,535*
Canadian Co-op. Wool Growers, Ltd., Regina	1918	Yes	8%	10,000	Marketing	Wool	21,000	140,000
Saskatchewan Co-op Creameries, Ltd, Regina	1917	,,	Yes	5,800	Production, manufacture, and marketing	Dairy produce	600,000	1,444,668
Saskatchewan Co-op. Elevator Co., Ltd., Regina	1911	,,	10%	26,000	Marketing and 435 elevators	Grain	*984,140*	*15,000,000*
Saskatchewan Co-op Wheat Producers, Ltd.	1924	,,	Nil	52,000	Marketing	Wheat	*10,400*	*16,000,000*
Saskatchewan Municipal Hail Insurance Assoc, Regina	1913	,,	,,	35,000	Insurance	Hail	440,000	273,973
Additional Municipal Hail Insurance Assoc., Regina	1924	,,	Yes	Subsidiary of above	,,	,,	40,000	3,974
Southern Saskatchewan Co-op. Stock Yards, Ltd.	1919	,,	,,	806	Marketing	Stock and requisites	*26,900*	*284,837*
Northern Saskatchewan Co-op. Stock Yards, Ltd.	1919	,,	,,	650	,,	Livestock	*4,000*	*74,214*

SOCIAL AND GRAZING SOCIETIES

A	B	C	D	E	F	G	H	I
							£	£
Abbey Community Hall Co-op Assoc., Ltd., Abbey	1922	—	—	43	Social	—	685	—
Aldenburg Community Hall Co-op. Assoc., Ltd., Congress	1925	—	—	143	"	—	516	—
Alingly Co-op. Assoc , Ltd., Alingly	1926	—	—	40	"	—	23	—
Aylesbury Community Hall Co-op. Assoc , Ltd , Aylesbury	1922	—	—	91	"	—	*658*	—
Baring Town Hall Co op Assoc., Ltd., Baring	1921	—	—	37	"	—	107	—
Battle Creek Livestock Co-op Assoc , Ltd , Robsart	1925	—	—	28	Grazing	—	333	—
Belbeck Community Co-op Assoc., Ltd , Belbeck	1922	—	—	—	Social	—	—	—
Bellmuir Community Co-op Assoc , Ltd , Meyronne	1922	—	—	40	"	—	*78*	—
Big Stick Stockman's Co-op Assoc , Ltd., Sagathun	1924	—	—	11	Grazing	—	366	—
Brightholme Community Co-op. Assoc ,Ltd.,Brightholme	1926	—	—	49	Social	—	38	—
Brooksby Community Co-op. Assoc Ltd , Brooksby	1926	—	—	—	"	—	—	—
Carlton Co-op. Assoc., Ltd., Carlton	1926	—	—	—	"	—	—	—
Carruthers Agric. Co-op Assoc , Ltd., Carruthers	1927	—	—	—	"	—	—	—
Chaplin Community Co-op Assoc , Ltd , Chaplin	1925	—	—	—	"	—	—	—
Clare Community Hall Co op. Assoc , Ltd , Clare	1922	—	—	44	"	—	*118*	—
Clearwater Grain Growers' Co-op. Assoc., Ltd , Clearwater	1922	—	—	46	"	—	16	—
Climax Co-op. Assoc., Ltd , Climax	1926	—	—	—	"	—	—	—
Dafoe and District Community Hall Co-op. Assoc., Ltd., Dafoe	1926	—	—	74	"	—	380	—
Dunkirk Community Club Co-op Assoc , Ltd., Dunkirk	1926	—	—	—	"	—	—	—
Edam Community Hall Co-op. Assoc., Ltd., Edam	1926	—	—	5	"	—	3	—
Flaxcombe Community Hall Co-op. Assoc , Ltd., Flaxcombe	1926	—	—	—	"	—	—	—
Gibbs Community Co-op Assoc., Ltd , Gibbs	1924	—	—	80	"	—	*103*	—
Gowanbrae Co-op Assoc., Ltd., Kinistino	1925	—	—	52	"	—	46	—
Heck Livestock Co-op. Assoc , Ltd., Prelate	1925	—	—	16	Grazing	—	600	—

A	B	C	D	E	F	G	H	I
							£	£
Hendon Community Hall Co-op. Assoc., Ltd., Hendon	1925	—	—	110	Social	—	137	—
Hillesden Social Club Co-op Assoc., Ltd., Hillesden	1926	—	—	40	"	—	34	—
Hillsboro' Stockman's Co-op. Assoc., Ltd., Cabri	1924	—	—	66	Grazing	—	927	—
Honora Stockman's Co-op Assoc., Ltd., Tompkins	1924	—	—	120	"	—	120	—
Kieville Stockman's Co-op. Assoc., Ltd., Kieville	1925	—	—	12	"	—	242	—
Lacadena Community Hall Co-op. Assoc., Ltd., Lacadena	1926	—	—	86	Social	—	493	—
Lemsford Stockman's Co-op. Assoc., Ltd., Lemsford	1924	—	—	21	Grazing	—	40	—
Lightwoods Community Hall Co-op. Assoc., Ltd., Lightwoods	1925	—	—	42	Social	—	69	—
Monchy Grazing Co-op., Ltd., Monchy	1924	—	—	9	Grazing	—	*7*	—
Nileburg Community Co-op. Assoc., Ltd., Nileburg	1924	—	—	45	Social	—	*134*	—
Oddfellows Temple Co-op Assoc., Ltd., Verwood	1921	—	—	19	"	—	780	—
Orkney Community Hall Co-op. Assoc., Ltd., Orkney	1925	—	—	69	"	—	190	—
Pambrum Community Co-op Assoc., Ltd., Pambrum	1922	—	—	86	"	—	*230*	—
Paradise Hill Fraternal Co-op Assoc., Ltd., Paradise Hill	1921	—	—	42	"	—	*112*	—
Percival Community Hall Co-op. Assoc., Ltd., Percival	1923	—	—	43	"	—	*234*	—
Rastad Stockman's Co-op Assoc., Ltd., Rastad	1924	—	—	18	Grazing	—	130	—
Rockford Agric. Co-op. Assoc., Ltd., Rockford	1926	—	—	26	Social	—	42	—
Shamrock Community Co-op Assoc., Ltd., Shamrock	1925	—	—	54	"	—	375	—
Signal Valley Co-op. Assoc., Ltd., Sceptre	1925	—	—	30	Grazing	—	*524*	—
South Star Co-op. Assoc., Ltd., South Star	1926	—	—	52	Social	—	113	—
Spring Grove Community Hall Co op. Assoc., Ltd., Domremy	1923	—	—	16	"	—	*80*	—
Stoney Beach Community Hall Co-op. Assoc., Ltd., Stoney Beach	1925	—	—	70	"	—	210	—
Three Bar Community Pasture Co-op. Assoc., Ltd., Tyner	1925	—	—	35	Grazing	—	153	—
Venn Community Club Co-op Assoc., Ltd., Venn	1922	—	—	74	Social	—	*256*	—
Vollmann Stockman's Co-op. Assoc., Ltd., Prelate	1924	—	—	14	Grazing	—	400	—

A	B	C	D	E	F	G	H	I
							£	£
White Water Grazing Co-op Assoc., Ltd , Monchy	1924	—	—	9	Grazing	—	155	—
Woodbine Grain Growers' Co-op. Assoc , Ltd., Welwyn	*1916*	—	—	*60*	Social	—	*38*	—
Woodman Hall Co-op. Assoc., Ltd., Invermay	1923	—	—	20	,,	—	*400*	—
Wiseton Farm Women's Welfare Co-op Assoc., Ltd.	1926	—	—	47	,,	—	9	—
Saskatchewan Co-op. Marketing Assoc Ltd	1926	—	—	—	—	—	—	—
Saskatoon Dairy Co-op. Marketing Assoc , Ltd	1927	—	—	—	—	—	—	—
Saskatoon Milk Distributors' Marketing Assoc , Ltd	1927	—	—	—	—	—	—	—
Saskatchewan Co-op. Poultry Producers, Ltd	—	—	—	—	—	—	—	—

AUSTRALIA

NEW SOUTH WALES

DAIRIES

A	B	C	D	E	F	G	H	I
							£	£
Bowraville Co-op. Soc., Ltd. ..	1906	No	Yes	488	Manufacture	Dairy produce	6,519	126,000
Cobargo District Co-op Creamery Butter Society, Ltd.	1901	,,	,,	138	Manufacture and marketing	Butter	*2,460*	*54,754*
Coff's Harbour Co-op. Dairy and Refrigerating Society, Ltd	1909	,,	,,	235	Manufacture	,,	*3,239*	*31,564*
Crookwell Dairy Rural Co-op Society, Ltd	1924	,,	,,	179	Manufacture and marketing	Dairy produce	*2,155*	—
Dungog Co-op. Butter Factory, Ltd	1905	,,	,,	213	Manufacture	Butter	*4,738*	—
Gerringong Co-op Dairy Society, Ltd.	1888	,,	,,	88	,,	,,	*2,145*	*50,569*
Griffith Dairymen's Co-op. Soc, Ltd.	1925	,,	,,	14	Marketing	Dairy cattle	*70*	—
Jamberoo Co-op. Dairy Co., Ltd.	1908	,,	,,	132	Manufacture	Butter	*4,306*	—
Lindsay Rural Co-op. Soc, Ltd, Lismore	1924	,,	,,	52	Manufacture and marketing	,,	*3,825*	—
Murrumbridge Irrigation Dairy Farmers' Co-op. Society, Ltd, Leeton	1921	Yes	,,	318	,,	Butter and bacon	9,755	128,612
Nambucca Co-op Soc., Ltd, Macksville, Nambucca River	1904	,,	,,	550	Manufacture	Butter	4,573	137,000
Orara Co-op. Dairy Society, Ltd., Coramba	1901	No	,,	298	,,	,,	*3,065*	*51,939*
Quirindi Co-op. Dairy Soc, Ltd	1921	,,	,,	110	,,	,,	*4,221*	*69,048*
Raleigh Co-op. Butter Soc, Ltd	1912	,,	,,	71	Manufacture and marketing	,,	*1,270*	*42,909*
Tenterfield Co-op. Butter Factory Society, Ltd	1905	,,	,,	397	Manufacture	,,	*3,753*	*33,929*
Tilba Tilba Co-op. Cheese Society, Ltd.	1920	,,	,,	—	Manufacture and marketing	Butter, cheese, and bacon	*340*	*6,785*
Wingham Rural Co-op. Soc., Ltd	1906	,,	,,	415	,,	Butter	*4,222*	*116,100*

FRUIT

Batlow Packing House and Cool Stores Rural Co-op. Soc., Ltd.	1927	Yes	Yes	45	Marketing	Fruit	20,925	51,362
Curlwaa Co-op. Packing Soc., Ltd.	1925	No	,,	17	,,	,,	*475*	—

A	B	C	D	E	F	G	H	I
							£	£
Dora Creek Co-op. Citrus Packing Assoc.	1923	No	Yes	23	Marketing	Fruit	*98*	—
Kentucky Rural Co-op. Soc., Ltd.	1924	,,	,,	29	,,	,,	*145*	*565*
[illegible]	[illegible]	[illegible]	,,	13	,,	,,	—	—
[illegible]			,,	15	,,	,,	—	—
[illegible] ...op Soc., Ltd.			,,	300	Marketing and trading	Fruit and vegetables	1,872	—
Waterview Rural Co-op. Soc, Ltd., Monteagle	1924	No	,,	14	Marketing	Fruit	*420*	—
Wirrimah Rural Co-op Soc., Ltd	1924	,,	,,	9	,,	,,	*270*	—

POULTRY

A	B	C	D	E	F	G	H	I
Campbelltown Poultry Breeders' Rural Co-op Society, Ltd	1924	Yes	Yes	20	Marketing	Poultry	*620*	*3,982*
Chipping Norton Rural Co-op Society, Ltd.	1924	No	,,	8	,,	,,	*240*	*903*
Doonside Rural Co-op. Soc., Ltd.	1925	Yes	,,	9	Trading	Poultry and requisites	*270*	—
Milperra Poultry Breeders' Rural Co-op. Society, Ltd	1924	,,	,,	11	Marketing	Poultry	*330*	*5,435*
Weston Rural Co-op. Soc., Ltd	1924	,,	,,	10	,,	,,	*270*	—

MISCELLANEOUS

A	B	C	D	E	F	G	H	I
Monaro Community Settlement Co-op. Society, Ltd., Cooma	1924	No	Yes	2,821	Land settlement	—	3,722	—
Parkesbourne Rural Co-op Soc, Ltd.	1925	,,	,,	23	Trading	Requisites	*230*	—
Wee Waa Rural Co-op Soc, Ltd	1925	,,	,,	7	,,	,,	*35*	—
Yenda Co-op Soc., Ltd	1922	,,	,,	187	Marketing	Produce	*1,230*	*9,711*
Yenda Producers' Co-op. Society Ltd.	1922	,,	,,	181	,,	,,	*6,501*	—

NO STATISTICS AVAILABLE FOR THE FOLLOWING

A	B
A B C. Co-operative Cheese Society, Ltd, Central Tilba	1927
Albury District Rural Co-operative Society, Ltd., Beehive Chambers, Dean Street, Albury	1927
Alstonville Co-operative Dairy Society, Ltd., Alstonville	1926
Bemboka Co operative Dairy Society, Ltd., Three Mile Creek, Bemboka	1926
Bergalia Co-operative Dairy Society, Ltd., Factory, Bergalia	1926
Berrima Co-operative Rural Society, Ltd, Station Street, Bowral	1926
Bodalla Co operative Cheese Society, Ltd., Bodalla	1925
[illegible] Co-operative Dairy [illegible]	1926
[illegible]	1926
[illegible] Ltd., Bimbaya	1926
Cape Hawke District Rural Co-operative Society, Ltd., Tuncurry	1926
Casino Co-operative Dairy Society, Ltd., Casino	1926
Central Citrus Association (N S.W.) Co-operative, Ltd, 661, George Street, Sydney	1926
Cootamundra Harden Dairy Co-operative Society, Ltd, Harden	1925

A	B
Coraki Co-operative Society, Ltd, Coraki	1926
Deepwater Co-operative Dairy Society, Ltd., The Society's Building, Deepwater	1926
Dorrigo Co-operative Dairy Society, Ltd, Dorrigo	1925
	1926
	1927
Gloucester District Co-operative Butter Factory Co, Ltd., Stroud Rd, N S W.	1926
Gosford Co-operative Citrus Packing House, Ltd, Gosford	1926
Griffith Co-operative Butchery, Ltd, Banna Avenue, Griffith	1927
Griffith Producers' Co-operative Co, Ltd, Griffith	1926
Hawkesbury Dairy and Ice Co-operative Society, Ltd, George St, Windsor	1926
Illawarra Central Dairy Society, Ltd., Albion Park	1926
	1926
	1927
Merimbula Co-operative Bacon Society, Ltd., Merimbula	1926
Murrumbidgee Co-operative Dairy Co., Ltd., Wagga Wagga	1925
	1926
Ltd, Narooma	1925
Nepean Co-operative Dairy and Refrigerating Society, Ltd., Castlereagh Road, Penrith	1927
New South Wales Co-operative Cheese Processing Society, Ltd, Quay and Valentine Streets, Sydney	1927
Pambula Co-operative Creamery and Dairy Co., Ltd., Box 1, P.O, Pambula	1926
Parkes District Agricultural Bureaux Rural Co-operative Society, Ltd, C/o Frogley and Herbon, Clarinda Street, Parkes	1927
Penrose Fruit Growers' Rural Co-operative Society, Ltd, Penrose	1926
	1926
	1927
	1926
Tamworth	
Upper Bellinger Co-operative Dairy Society, Ltd, Bellinger	1925
Upper Hastings Co-operative Dairy Society, Ltd, Wauchope	1926
Upper Macleay Co-operative Dairying Co, Ltd, Toorooka	1926
	1926
	1926
Wyong Co-operative Dairy Society, Ltd, Alison Road, Wyong	1926
Yatteyatah Co operative Cheese Society, Ltd, Yatteyatah	1927
Young Fruit Growers' Co operative Society, Ltd, Burrowa St, Young	1926

QUEENSLAND

DAIRIES

A	B	C	D	E	F	G	H	I
							£	£
Bushy Creek Dairymen's Co-op. Assoc, Ltd., Jul latten, via Molloy	1925	Yes	Yes	—	Production and marketing	Milk	*Unltd.*	—
Caboolture Co-op. Assoc., Ltd.	1925	,,	,,	—	,,	,,	*50,000*	—
Coalstoun Lakes Co-op Dairy Assoc., Ltd.	1924	,,	,,	—	,,	,,	*Unltd.*	—
Dayboro' Co-op. Dairy Assoc., Ltd	1925	,,	,,	—	,,	,,	,,	—

A	B	C	D	E	F	G	H	I
							£	£
Downs Co-op. Dairy Assoc., Ltd., Toowoomba	1924	Yes	Yes	—	Production and marketing	Milk	*100,000*	—
Felton Co-op Dairy Assoc., Ltd., near Cambooya	1925	,,	,,	—	,,	,,	*3,000*	—
Goombungee Co-op Dairy Assoc, Ltd.	1925	,,	,,	—	,,	,,	20,000	—
Irongate Co-op. Dairy Assoc., Ltd.	1924	,,	,,	—	,,	,,	*Unltd.*	—
Killarney Co-op Dairy Assoc., Ltd.	1926	,,	,,	200	Manufacture and marketing	Dairy produce	20,000	65,392
Maleny Co-op Dairy Assoc., Ltd.	1924	,,	,,	300	,,	Butter	8,500	95,182
Malling Co op. Cheese Assoc., Ltd., Maclagan, via Jondaryan	1925	,,	,,	—	,,	Milk	*Unltd.*	—
Maryborough Co-op. Dairy Assoc, Ltd	1925	,,	,,	3,100	,,	Dairy produce	—	575,494
Memerambi Co-op. Cheese Assoc, Ltd.	1925	,,	,,	—	,,	Milk	*1,000*	—
Nanango Dairy Co-op Assoc., Ltd	1924	,,	,,	—	,,	,,	*Unltd.*	—
Oakey District Co-op. Butter Assoc, Ltd.	1924	,,	,,	—	,,	,,	*20,000*	—
Port Curtis Co-op Dairy Assoc., Ltd., Gladstone	1925	,,	,,	—	,,	Dairy produce	30,000	191,902
Rocky Creek Co-op Dairy Assoc., Ltd, Rocky Creek, Milmerran	1925	,,	,,	—	Production and marketing	Milk	*Unltd.*	—
Roma Co-op. Dairy Assoc, Ltd.	1925	,,	,,	518	Manufacture and marketing	Dairy produce	10,000	9,452
South Burnett Co-op Dairy Assoc., Ltd, Murgon	1925	,,	,,	—	Production and marketing	Milk	*16,000*	—
Sunnyvale Co-op. Cheese Assoc., Ltd.	1924	,,	,,	28	Manufacture and marketing	Cheese	1,016	2,741
Warwick Co-op. Dairy Assoc, Ltd.	1925	,,	,,	—	Production and marketing	Milk	*50,000*	—
Wide Bay Co-op. Dairy Assoc., Ltd, Gympie	1924	,,	,,	1,877	Marketing and manufacture	,,	40,000	315,964
Yargullen Co-op Dairy Assoc., Ltd.	1925	,,	,,	34	,,	Cheese	2,000	10,897

FRUIT

A	B	C	D	E	F	G	H	I
Amamoor Fruitgrowers' Co-op. Assoc., Ltd.	1924	Yes	Yes	—	Production and marketing	Fruit	*Unltd.*	—
Ambrose Fruitgrowers' Co-op. Assoc, Ltd	1925	,,	,,	—	,,	,,	—	—
Beerburrum Fruitgrowers' Co op. Assoc., Ltd	1924	,,	,,	—	,,	,,	—	—

A	B	C	D	E	F	G	H	I
							£	£
Beenleigh Fruitgrowers' Co-op Assoc., Ltd.	1924	Yes	Yes	—	Production and marketing	Fruit	—	—
Beerwah Fruitgrowers' Co-op. Assoc, Ltd.	1924	"	"	—	"	"	—	—
Birkdale Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Bowen Fruit Export Co-op. Assoc, Ltd	1924	"	5%	187	"	Fruit and requisites	5,000	81,154 (requisites £7,261)
Brooloo Fruitgrowers' Co-op. Assoc., Ltd	1924	"	Yes	—	"	Fruit	—	—
Caboolture Fruitgrowers' Co-op. Assoc., Ltd	1924	"	"	—	"	"	—	—
Cleveland Fruitgrowers' Co-op. Assoc., Ltd	1924	"	"	—	"	"	—	—
Coolroy Fruitgrowers' Co-op Assoc., Ltd.	1924	"	"	—	"	"	—	—
Currumbin Fruitgrowers' Co-op Assoc., Ltd	1924	"	"	—	"	"	—	—
Dayboro' Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Dagun Fruitgrowers' Co-op. Assoc. Ltd.	1924	"	"	—	"	"	—	—
Elimbah Fruitgrowers' Co-op Assoc, Ltd.	1924	"	"	—	"	"	—	—
Eudlo Fruitgrowers' Co-op Assoc, Ltd	1924	"	"	—	"	"	—	—
Eumundi Fruitgrowers' Co-op Assoc, Ltd.	1925	"	"	—	"	"	—	—
Gympie Fruitgrowers' Co-op. Assoc., Ltd	1924	"	"	—	"	"	—	—
Kandanga Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Lagoon Pocket Fruitgrowers' Co-op Assoc., Ltd.	1924	"	"	—	"	"	—	—
Landsborough Fruitgrowers' Co op Assoc., Ltd	1924	"	"	—	"	"	—	—
Manly Fruitgrowers' Co op. Assoc, Ltd	1924	"	"	—	"	.	—	—
Mooloola Fruitgrowers' Co-op Assoc., Ltd.	1924	"	"	45	"	"	—	—
Mount Cotton Fruit-growers' Co-op Assoc, Ltd.	1925	"	"	—	"	"	—	—
Nambour Fruitgrowers' Co-op Assoc, Ltd.	1924	"	"	—	"	"	—	—
Nerang Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Ormeau Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Ormiston Fruitgrowers' Co-op. Assoc, Ltd.	1924	"	"	—	"	"	—	—
Oxenford Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—

A	B	C	D	E	F	G	H	I
P.M.B. Amalgamated Fruitgrowers' Co-op. Assoc., Ltd., Palmwoods	1925	Yes	Yes	367	Trading	Requisites	£ 1,711	£ 16,073
Pomona Fruitgrowers' Co-op Assoc., Ltd.	1924	,,	,,	—	Production and marketing	Fruit	—	—
Poziers Co-op. Packing Assoc., Ltd.	1924	,,	,,	—	*Marketing*	*Fruit and production*	*250*	—
Redland Bay Fruitgrowers' Co-op. Assoc., Ltd.	1924	,,	,,	—	Production and marketing	Fruit	—	—
R.K.L. and M. Local Producers' and Fruitgrowers' Co-op. Assoc., Ltd , Russell Island	1924	,,	,,	—	Manufacture and marketing	,,	—	—
Samford Fruitgrowers' Co-op Assoc., Ltd.	1924	,,	,,	—	Production and marketing		—	—
Stanthorpe Co-op Canning Jam Preserving Assoc , Ltd	1924	,,	,,	—	Canning and marketing	,,	*50,000*	—
Summit Fruitgrowers' Co-op. Assoc , Ltd , Summit S. and W. Line	1925	,,	,,	46	Production and marketing	Fruit and vegetables	Unltd.	4,320
United Fruitgrowers' Co-op. Assoc., Ltd., Glasshouse Mountains	1924	,,	,,	—	,,	Fruit	—	—
Victoria Point Fruitgrowers' Co-op Assoc , Ltd	1924	,,	,,	—	,,	,,	—	—
Wamuran and District Fruitgrowers' Co-op. Assoc., Ltd	1924	,,	,,	—	,,	,,	—	—
Wellington Point Fruitgrowers' Co-op Assoc , Ltd.	1924	,,	,,	—	,,	,,	—	—
Yandina and Districts Fruitgrowers' Co-op. Assoc., Ltd	1924	,,	,,	—	,,	,,	—	—
Yarwun Traginnie Fruitgrowers' Co-op. Assoc , Ltd.	1924	,,	,,	—	,,	,,	—	—
Mundubbera Fat Pigs Selling Co-op Assoc , Ltd	1924	,,	,,	—	,,	Pigs	—	—
Queensland Co-op. Bacon Assoc., Ltd., Murarrie	1913	,,	,,	4,600	Manufacture and marketing	Bacon	56,070	262,322
South Coast Producers' Co-op. Assoc., Ltd., Beenleigh	1924	,,	,,	—	Production and *marketing*	Produce	*Unltd.*	—

TASMANIA

DAIRIES

A	B	C	D	E	F	G	H	I
							£	£
Duck River Co-op Butter and Bacon Factory Co., Ltd.	1905	No	Yes	—	Manufacture and marketing	Butter	*6,000*	*22,786*
Emu Bay Co-op. Butter Factory Co., Ltd , Burnie	1892	Yes	10%	—	,,	Butter and cheese	*2,000*	*27,580*
North-Western Co-op. Dairy Co., Ltd.	1907	,,	Yes	—	,,	Butter	*4,343*	*30,323*
Pembroke Dairy Factory Co , Ltd , Bream Creek	1899	No	,,	—	Trading	,,	*2,000*	*26,043*
Rugawoma Co-op. Butter, Cheese, and Bacon Co., Ltd.	1908	,,	,,	—	Manufacture and marketing	,,	*1,500*	*12,760*
Scottsdall Co-op Dairy Co , Ltd.	1911	,,	No	134	,,	,,	*1,300*	*10,734*
Table Cape Butter and Bacon Factory, Ltd.	1892	No	5%	—	Production and marketing	,,	*3,000*	*31,809*
Tasmanian Produce and Cool Storage Co-op. Co., Ltd.	1921	,,	Yes	—	Trading	Butter, cheese, and bacon	*17,975*	*94,874*

FRUIT

Bagdad Valley Fruitgrowers' Co-op. Co , Ltd.	1918	Yes	Yes	40	Marketing	Fruit	*230*	*9,568*
Clarence Point Co-op Orch- [illegible]	1918	No	No	7	,,	,,	1,000	4,000
				32	,,	Fruit and produce	*2,000*	*6,840*
				24	,,	,,	744	4,500
Port Huon Fruitgrowers' Co-op Assoc., Ltd.	1918	,,	No	1,225	Manufacture and marketing	Fruit	60,000	317,000
Spreyton Co-op. Packing Co., Ltd.	1919	Yes	—	28	Marketing	,,	3,000	2,439
Sunshine Standardised Fruit Co , Ltd , Middleton	1919	No	No	20	,,	,,	2,000	1,800
Tamar Valley Co op Co , Ltd.	1918	Yes	Yes	84	,,	,,	*3,000*	*10,000*
Tasmanian Orchardists and Producers' Co-op Assoc , Ltd	1917	,,	No	500 persons, 5 societies	,,	,,	*2,000*	*101,000*
Tasmanian Farmers' Co-op Assoc., Ltd., Burnie	1896	,,	Yes	281	Trading and marketing	Requisites and produce	20,000	60,380

WESTERN AUSTRALIA

A	B	C	D	E	F	G	H	I
							£	£
Aldersyde Farmers' Co-op Co., Ltd	1917	Yes	7%	90	Trading	—	1,388	7,227
Ardath District Farmers' Co-op. Co., Ltd.	1918	,,	,,	38	,,	—	1,837	15,791
Armadale-Kelmscott Co-op. Soc, Ltd.	1915	,,	,,	201	,,	—	1,893	15,762
Baandee Farmers' Co-op. Co., Ltd, Baandee	1917	,,	,,	73	,,	Wheat	2,533	13,401
Babakin Farmers' Co-op. Co, Ltd	1917	,,	,,	32	,,	—	776	6,861
Balingup Farmers' Co-op. Co., Ltd	1917	,,	,,	71	Trading and marketing	Produce	667	12,000
Balkuling District Farmers' Co-op Co, Ltd	1917	,,	,,	21	Trading	—	130	1,945
Benjaberring Farmers' Co-op. Co., Ltd	1917	,,	,,	34	,,	—	727	3,251
Beverley Farmers' Co-op. Co, Ltd.	1917	,,	,,	131	,,	—	2,211	26,957
Brookton Farmers' Co-op Co., Ltd	1917	,,	,,	52	,,	—	634	5,364
Broomehill and District Co-op. Co, Ltd	1921	,,	,,	116	,,	—	1,981	12,133
Bruce Rock District Farmers' Co-op Co, Ltd	1917	,,	,,	143	,,	—	1,648	25,616
Corrigin District Farmers' Co-op Co., Ltd.	1917	,,	,,	148	,,	—	3,334	24,832
Cunderdin Farmers' Co-op. Co, Ltd.	1917	,,	,,	94	,,	—	3,399	23,574
Dalwallinu Farmers' Co-op. Co, Ltd	1917	,,	,,	59	,,	—	1,899	9,757
Dangin and South Caroling Co-op. Soc., Ltd	1917	,,	,,	108	,,	—	1,731	13,931
Deodlakine Farmers' Co-op Co., Ltd.	1917	,,	,,	68	,,	—	1,394	7,199
Dowerin Farmers' Co-op. Co., Ltd.	1917	,,	,,	57	,,	—	340	3,908
Dunbleyung Farmers' Co-op. Co., Ltd	1917	,,	,,	224	,,	—	1,152	9,793
Emu Hill Narembeen and Waderin District Farmers' Co-op Co., Ltd	1918	,,	,,	73	,,	—	228	5,254
Gnowangerup and District Co-op Co., Ltd.	1917	,,	,,	157	,,	—	4,297	13,455
Goomalling Farmers' Co-op. Co., Ltd.	1917	,,	,,	69	,,	—	1,794	18,130
Greenbushes District Co-op Co, Ltd	1919	,,	,,	113	,,	—	698	9,714
Harvey Producers' Co-op. Co., Ltd	1918	,,	,,	130	,,	—	1,077	14,883
Helena Co op. Co., Ltd, Mount Helena	1921	,,	,,	122	,,	—	811	5,095

A	B	C	D	E	F	G	H	I
							£	£
Kellerberrin Farmers' Co-op. Co., Ltd.	1917	Yes	7%	111	Trading	—	1,514	16,768
Korrelocking Farmers' Co-op Co., Ltd.	1917	„	„	74	„	—	445	6,050
Kulin Farmers' Co-op. Co., Ltd	1917	„	„	68	„	—	886	7,191
Lake Grace and District Farmers' Co-op. Co , Ltd.	1917	„	„	31	„	—	378	12,233
Meckering Farmers' Co-op Co., Ltd.	1917	„	„	80	„	—	2,007	13,945
Merredin District Co-op. Co , Ltd.	1918	„	„	144	„	—	1,852	19,276
Minnivale Farmers' Co-op. Co., Ltd.	1917	„	„	41	„	—	417	9,574
Morawa-Merkanooka and Dist Farmers' Co-op. Co , Ltd., Morawa	1917	„	No	83	„	Requisites	1,780	15,574
Mount Barker Fruitgrowers' Cool Storage Co-op Soc , Ltd	1918	„	„	98	„	Fruit	4,050	110,000
Mullewa Farmers' Co-op Co., Ltd., Tenindewa	1917	„	„	47	„	—	290	5,024
Muradup Co-op Co , Ltd	1918	„	„	87	„	—	2,427	16,128
Murray Co-op Co , Ltd , Coolup	1922	„	„	20	„	—	55	—
North Midlands Farmers' Co op Co., Ltd., Three Springs	1917	„	„	64	Trading and marketing	—	1,793	12,784
Nungarin Farmers' Co-op Co , Ltd	1917	„	„	97	Trading	—	1,333	10,456
Perenjori and District Farmers' Co-op. Co., Ltd.	1917	„	„	40	„	—	702	6,829
Pingelly Farmers' Co-op Co , Ltd	1917	„	„	306	„	—	3,334	10,613
Pithara Farmers' Co-op Co , Ltd.	1917	„	„	97	„	—	2,375	11,885
Preston Producers' Co-op. Co , Ltd., Donnybrook	1918	„	„	148	„	—	2,300	10,778
Quairading District Farmers' Co-op. Co , Ltd	1917	„	„	77	„	—	2,905	16,433
Serpentine Farmers' Co-op. Co., Ltd.	1917	„	„	36	„	—	19	—
Shackleton-Kwolyin Farmers' Co-op. Co., Ltd	1917	„	„	118	„	—	1,048	6,011
South Kumminin and District Farmers' Co-op Co , Ltd.	1918	„	„	43	„	—	674	6,068
Tambellup Farmers' Co-op Co., Ltd.	1917	„	„	115	„	—	1,379	10,313
Tammin Farmers' Co-op Co , Ltd	1917	„	„	62	„	—	684	4,058
Toodyay Valley Co-op Co , Ltd.	1919	„	„	78	„	—	841	4,240
Totadjin Farmers' Co-op Co., Ltd , Korbel	1917	„	„	71	„	—	1,476	12,301
Upper Blackwood Farmers' Co-op. Co., Ltd , Boyup Brook	1917	„	„	94	„	—	903	7,094
Wagin District Farmers' Co-op Co , Ltd	1917	„	15%	145	„	—	1,535	14,912
Waroona-Hamel Farmers' Co-op. Co., Ltd., Waroona	1918	„	7%	113	„	—	602	9,496

A	B	C	D	E	F	G	H	I
							£	£
Warren Co-op. Co., Ltd , Manjimup	1917	Yes	7%	300	Trading and marketing	—	2,000	20,395
Westralian Farmers, Ltd , Perth	1914	„	„	5,023	„	—	*150,103*	*1,493,525*
Wongan Hills Farmers' Co-op Co., Ltd.	1917	„	„	51	„	—	335	6,287
Woodanilling Farmers' Co-op Co., Ltd	1917	„	„	53	„	—	*395*	*4,984*
Wyalcatchem Farmers' Co-op Co., Ltd.	1917	„	„	99	„	—	*2,297*	*14,509*
Yealering Farmers' Co-op. Co., Ltd.	1917	„	„	125	„	—	*3,357*	*24,053*
Yillimining-Kondinin Farmers' Co-op Co., Ltd., Dudinin	1917	„	„	150	„	—	*3,284*	*33,653*
York District Farmers' Co-op Co., Ltd.	1917	„	„	122	„	—	*5,391*	*21,176*

NEW ZEALAND

DAIRIES

A	B	C	D	E	F	G	H	I
							£	£
Ahiaruhe Co-op Dairy Co., Ltd.	1921	Yes	Yes	13	Manufacture and marketing	Dairy produce	*1,207*	—
Apiti Co-op. Dairy Co., Ltd.	1895	No	6%	218	,,	,,	5,000	35,315
Arahura Dairy Factory Co, Ltd.	1905	Yes	6%	59	,,	,,	*2,000*	*13,497*
Ararata Co-op. Dairy Co, Ltd.	1909	No	Yes	44	,,	,,	8,000	26,375
Aria Co-op. Dairy Co., Ltd.	1911	,,	,,	150	,,	,,	15,000	40,869
Auckland Farmers' Freezing Co, Ltd	1904	,,	No	3,000	,,	Dairy produce and meat	340,385	—
Awahuri Dairy Factory Co., Ltd.	1897	,,	,,	156	,,	Dairy produce	*4,000*	*113,879*
Awatuna Co-op Dairy Factory Co, Ltd.	1894	,,	,,	116	,,	,,	20,000	73,495
Bainham Co-op. Dairy Co, Ltd.	1919	,,	5%	40	,,	,,	*4,000*	*12,534*
Ballance Valley Co-op. Dairy Co., Ltd.	1918	,,	5%	14	,,	,,	*1,103*	*9,640*
Bay of Islands Co-op Dairy Co., Ltd.	1901	,,	Yes	390	,,	,,	*7,500*	*79,649*
Bay of Plenty Co-op. Dairy Assoc., Ltd.	1902	Yes	,,	450	,,	,,	*20,000*	*170,250*
Bell Block Co-op. Dairy Factory Co., Ltd.	1896	No	,,	98	,,	,,	*12,000*	*52,800*
Belvedere Co-op. Dairy Co, Ltd.	1896	,,	6%	66	,,	,	*1,210*	*21,769*
Bidwill Co-op. Dairy Co, Ltd.	1920	Yes	Yes	34	,,	,,	2,139	22,325
Blenheim Co-op. Dairy Factory Co, Ltd.	1914	No	,,	402	,,	,,	*2,730*	*64,876*
Brooklands Dairy Co, Ltd.	1916	,,	,,	12	,,	,,	*1,820*	*14,000*
Brunswick Co-op. Dairy Co., Ltd	1915	,,	,,	24	,,	,,	*2,000*	*6,012*
Bruntwood Co-op. Dairy Co., Ltd	1914	,,	5%	60	,,	,,	10,000	50,000
Cam Dairy Produce Co., Ltd	1916	,,	No	120	,,	,,	*8,000*	*47,271*
Cambridge Co-op Dairy Co, Ltd.	1901	,,	6%	330	,,	,,	*100,000*	*250,000*
Canterbury Central Co-op Dairy Co, Ltd.	1892	,,	Yes	1,228	,,	,,	*20,000*	*204,954*
Canvastown Co-op. Dairy Factory Co., Ltd.	1910	,,	,,	55	,,	,,	*96*	*17,799*
Cardiff Co-op. Dairy Factory Co., Ltd.	1982	Yes	,,	40	,,	,,	*12,000*	*37,777*
Carrington Co-op. Dairy Co., Ltd	1911	No	,,	30	,,	,,	*2,000*	*10,614*
Cheddar Valley Co-op Dairy Co., Ltd.	1925	,,	,,	48	,,	,,	4,000	15,651

A	B	C	D	E	F	G	H	I
							£	£
Cheltenham Co-op. Dairy Co., Ltd.	1893	No	Yes	800	Manufacture and marketing	Dairy produce	40,000	281,759
Claudeboye Co-op. Dairy Co., Ltd.	1912	,,	,,	47	,,	,,	3,000	21,000
Collingwood Co-op. Dairy Co., Ltd.	1910	,,	5%	60	,,	,,	5,000	24,894
Co-op. Dairy Co. of Otago, Ltd.	1923	,,	No	785	,,	,,	30,000	123,628
Dalefield Co-op. Dairy Co., Ltd	1901	,,	Yes	75	,,	,,	10,000	66,847
Dannevirke Co-op. Dairy Co., Ltd.	1900	,,	,,	12	,,	,,	2,000	7,385
Drummond Dairy Factory Co., Ltd.	1908	,,	,,	76	,,	,,	1,053	7,222
Eltham Co-op Dairy Factory Co., Ltd	1892	,,	No	362	,,	,,	60,000	246,830
Fairfax Dairy Factory Co., Ltd.	1911	Yes	—	—	,,	,,	2,000	14,040
Farmers' Dairy Federation, Ltd	1922	No	No	1,064	,,	,,	5,716	93,608
Featherston Co-op. Dairy Co, Ltd.	1895	Yes	Yes	—	,,	,,	30,000	82,120
Fortrose Co-op Dairy Factory Co., Ltd.	1923	No	,,	24	,,	,,	2,000	5,164
Freshford Dairy Factory Co., Ltd.	1913	,,	,,	23	,,	,,	1,500	5,290
George Road Co-op. Dairy Co., Ltd.	1909	—	6%	40	,,	,,	2,000	7,855
Geraldine Co-op. Dairy Co, Ltd.	1918	No	Yes	58	,,	,,	548	3,371
Golden Bay Co-op., Dairy Factory, Ltd.	1902	,,	6%	320	,,	,,	10,000	57,617
Goodwood Co-op Dairy Factory Co.	1914	,,	No	—	,,	,,	2,500	—
Greytown-Wairarapa Co-op Dairy Co, Ltd.	1896	—	,,	77	,,	,,	5,000	66,196
Grove Bush Dairy Factory Co., Ltd	1910	Yes	Yes	96	,,	,,	890	8,610
Hapuku Co-op. Dairy Co., Ltd.	1905	No	8%	92	,,	,,	2,000	6,031
Hawke's Bay Co-op Dairy Co., Ltd	1924	Yes	Yes	—	,,	,,	10,000	41,500
Henley Co-op Dairy Factory Co., Ltd.	1915	,,	,,	44	,,	,,	2,000	8,433
Herekino Co-op. Dairy Co., Ltd	1910	No	,,	72	,,	,,	6,000	12,270
Heretaunga Co-op. Dairy Co, Ltd.	1892	,,	7%	1,100	,,	,,	—	—
Hikurangi Dairy Co., Ltd	1904	,,	No	576	,,	,,	12,000	142,133
Hokianga Co-op Dairy Co., Ltd.	1908	,,	Yes	588	,,	,,	17,500	102,217
Hopelands Co-op Dairy Co, Ltd.	1913	,,	,,	25	,,	,,	3,000	14,000
Hukanui Co-op Dairy Co., Ltd.	1915	,,	5%	60	,,	,,	3,000	23,000
Joll Co-op. Dairy Co., Ltd.	1908	,,	5%	350	,,	,,	50,000	348,910

NEW ZEALAND

A	B	C	D	E	F	G	H	I
							£	£
Kai Qwi Co-op. Dairy Co., Ltd.	1915	Yes	No	32	Manufacture and marketing	Dairy produce	3,000	11,500
Kaikoure Co-op. Dairy Co, Ltd	1894	No	Yes	264	"	"	10,000	26,067
Kaimata Co-op Dairy Co., Ltd.	1912	Yes	—	30	"	"	1,817	29,035
Kaimiro Co-op. Dairy Co, Ltd.	1923	"	5%	25	"	"	7,000	15,220
Kaipara Co-op. Dairy Factory Co., Ltd.	1911	No	No	595	"	"	30,000	174,625
Kairanga Dairy Co., Ltd. ..	1907	"	Yes	250	"	"	10,000	81,400
Kaitaia Co-op Dairy Factory Co., Ltd.	1901	"	6%	320	"	"	20,000	88,437
Kaitama Co-op. Dairy Co., Ltd.	1909	No	6%	26	"	"	1,306	8,014
Kaitangata Co-op Dairy Co., Ltd.	1917	—	Yes	38	"	"	2,500	7,988
Kaitieke Co-op. Dairy Co., Ltd.	1911	No	5%	600	"	"	15,000	105,282
Kakepuku Co-op. Dairy Co, Ltd.	1915	"	No	23	"	"	1,623	14,200
Kaponga Co-op. Dairy Co., Ltd.	1898	"	Yes	120	"	"	20,000	106,000
Karamea Co-op. Dairy Factory Co, Ltd	1911	"	"	134	"	"	10,000	29,593
Kati Kati Co-op. Dairy Co., Ltd	1901	"	5%	120	"	"	10,000	50,000
Kaupokonui Co-op. Dairy Factory Co., Ltd.	1899	Yes	6%	437	"	"	60,000	254,390
Kawhia Co-op Dairy Co, Ltd	1924	No	Yes	99		"	10,000	8,667
Kelso Co-op Dairy Factory Co., Ltd.	1920	"	No	31	"	"	1,610	6,414
Kennington Co-op Dairy Factory Co., Ltd.	1909	"	"	200	"	"	2,984	241,744
Kia Ora Co op. Dairy Co., Ltd.	1902	Yes	Yes	988		"	20,000	104,149
Kimu Co-op Dairy Co, Ltd	1914	—	—	54		"	2,000	8,800
Kiritaki Co-op. Dairy Co, Ltd.	1918	No	Yes	21	"	"	2,200	26,000
Kohi Co-op Dairy Co, Ltd	1912	"	—	23	"	"	3,000	10,452
Kokotau Co-op Dairy Co, Ltd.	1915	Yes	Yes	8	"	"	743	12,669
Konini Co-op. Dairy Co, Ltd	1918	No	Yes	35	"	"	1,252	20,647
Koromiko Co-op. Dairy Factory Co., Ltd	1920	Yes	—	30		"	5,000	8,000
Kuku Dairy Co, Ltd .	1915	No	—	75	"	"	3,000	35,283
Lakeview Co-op. Dairy Co, Ltd.	1914	"	6%	12	"	"	4,270	15,832
Le Bon's Bay Co-op Dairy Factory Co., Ltd.	1903	"	Yes	36	"	"	1,500	6,206
Lepperton Co-op. Dairy Factory Co., Ltd.	1892	"	"	90	"	"	2,979	31,362
Levin Co-op. Dairy Co, Ltd	1900	"	"	480	"	"	20,000	158,280

A	B	C	D	E	F	G	H	I
							£	£
Merton Co-op. Dairy Factory Co., Ltd.	1914	Yes	Yes	46	Manufacture and marketing	Dairy produce	1,028	9,383
Midhurst Co-op. Dairy Factory Co., Ltd.	1895	No	Nil	220	,,	,,	*30,000*	*128,111*
Milford Co-op. Dairy Co, Ltd	1919	,,	Yes	29	,,	,,	*8,000*	*12,500*
Milton Co-op. Dairy Factory Co., Ltd.	1912	,,	,,	84	,,	,,	*2,000*	*8,375*
Moa Farmers' Co-op. Dairy Co., Ltd.	1895	,,	5%	200	,,	,,	*15,000*	*91,193*
Mokau Co-op. Dairy Co., Ltd.	1920	,,	6%	26	,,	,,	2,600	9,949
Mokotua Co-op. Dairy Factory Co., Ltd.	1915	,,	Yes	39	,,	,,	2,000	8,006
Momona Co-op. Dairy Factory Co., Ltd.	1912	Yes	,,	64	,,		*2,000*	*24,585*
Morrinsville Co-op. Dairy Co., Ltd.	1922	No	6%	—	,,	,,	25,000	150,000
Morton Mains Dairy Factory Co., Ltd.	1906	Yes	Yes	60	,,		*1,056*	*12,221*
Mosgiel Co-op Dairy Factory Co., Ltd.	1915	No	5%	33	,,	,,	2,500	7,377
Mount Hutt Co-op. Dairy Co., Ltd.	1921	Yes	No	247		,,	*10,000*	*19,000*
Nells Co-op. Dairy Factory Co., Ltd.	1898	No	Yes	65	,,	,,	13,360	27,848
Newall Co-op. Dairy Co., Ltd.	1922	,,	5%	17	,,	,,	*5,000*	*12,960*
Newbury Dairy Co., Ltd.	1911	,,	Yes	53	,,	,,	1,500	13,864
New Zealand Co-op. Dairy Co, Ltd.	1919	,,	No	8,000	,,	,,	907,936	4,500,000
New Zealand Farmers' Dairy Union, Ltd.	1893	,,	10%	820	,,	,,	*15,373*	*167,760*
New Zealand Produce Assoc., Ltd., Colonial House, Tooley Street, S E. 1	1921	,,	No	—	Marketing and trading	Meat, fruit, and dairy produce	10,000	1,250,000
Ngaire Co-op. Dairy Factory Co., Ltd., Stratford	1893	,,	Yes	75	Manufacture and marketing	Dairy produce	10,000	50,974
Nireaha Co-op. Dairy Co., Ltd.	1904	,,	6%	—	,,	,,	*3,000*	*34,540*
Normanby Co op. Dairy Factory Co, Ltd.	1894	,,	Nil	74	,,	,,	10,931	63,296
North Taranaki Co-op. Dairy Factory Co, Ltd.	1897	,,	,,	130	,,	,,	11,940	82,185
North Tiraumea Co-op. Dairy Co., Ltd.	1914	,,	Yes	20	,,	,,	2,000	16,000
Northern Wairoa Co-op Dairy Co., Ltd	1902	,,	6%	856	,,	,,	*40,000*	*327,223*
Nuhaka Co-op. Dairy Co., Ltd	1902	,,	6%	65	,,	,,	2,381	4,708
Okain's Bay Co-op. Dairy Factory Co, Ltd	1894	,,	7%	64	,,	,,	3,000	24,279
Ohakune Co-op Dairy Co., Ltd.	1918	,,	Yes	22	,,	,,	*5,000*	*6,467*
Okato and Puniko Co-op Dairy Co, Ltd.	1905	,,	,,	71	,,	,,	*8,000*	*67,900*
Okoia Co-op. Dairy Factory Co., Ltd.	1913	Yes	,,	280	,,	,,	*8,000*	*103,630*

A	B	C	D	E	F	G	H	I
							£	£
Omata Co-op. Dairy Co., Ltd	1899	No	Yes	94	Manufacture and marketing	Dairy produce	4,000	35,513
Oparau Co-op. Dairy Co., Ltd.	1913	,,	,,	133	,,	,,	5,000	9,108
Opouriao Dairy Co., Ltd.	1900	,,	,,	180	,,	,,	20,000	72,000
Opunake Co-op. Dairy Co., Ltd.	1899	,,	,,	105	,,	,,	4,359	33,636
Orari Co-op. Dairy Co., Ltd	1918	,,	,,	44	,,	,,	4,000	5,950
Orona Downs Dairy Co., Ltd	1916	,,	,,	32	,,	,,	3,000	25,134
Oruru-Fairburn Co-op. Dairy Factory Co., Ltd.	1901	,,	,,	153	,,	,,	2,000	34,582
Otahuti Co-op. Dairy Factory Co., Ltd.	1922	,,	6%	50	,,	,,	3,000	9,669
Otautau Co-op. Dairy Factory Co., Ltd.	1906	No	Yes	64	,,	,,	2,000	24,612
Oteramika Co-op. Dairy Factory Co., Ltd.	1911	,,	6%	64	,,	,,	2,000	9,500
Oxford Co-op Dairy Co.	1916	,,	Yes	15	,,	,,	2,000	15,000
Owaka Co-op. Dairy Co., Ltd	1922	,,	,,	330	,,	,,	10,000	35,183
Pahiatua Co-op. Dairy Co, Ltd.	1915	,,	,,	100	,,	,,	6,000	39,000
Papatawa Co-op. Dairy Co., Ltd.	1912	,,	,,	25	,,	,,	2,000	10,000
Papo Co-op Dairy Co., Ltd.	1916	Yes	,,	12	,,	,,	2,000	5,995
Paraparaumu Co-op. Dairy Co., Ltd.	1922	,,	,,	63	Manufacture and trading	,,	8,000	21,000
Parkvale Co-op. Dairy Co, Ltd.	1901	No	,,	73	Manufacture and marketing	,,	5,000	37,102
Patua Co-op. Dairy Co., Ltd	1915	,,	—	46	,,	,,	5,375	42,501
Pembroke Co-op. Dairy Co., Ltd	1917	Yes	—	21	,,	,,	5,871	21,038
Pigeon Bay Co-op. Dairy Factory Co., Ltd	1911	No	Yes	25	,,	,,	3,000	11,773
Pio Pio Co-op. Dairy Co, Ltd	1910	,,	,,	—	,,	,,	10,000	55,064
Piri Piri Co-op. Dairy Co., Ltd	1918	,,	,,	12	,,	,,	1,000	6,700
Pirinoa Co-op Dairy Co., Ltd	1922	Yes	,,	21	,,	,,	1,911	15,998
Port Albert Co-op Dairy Co, Ltd.	1902	No	,,	98	,,	,,	5,000	21,906
Pukerau Dairy Factory Co, Ltd.	1909	,,	,,	81	,,	,,	1,500	13,548
Raetihi Co-op. Dairy Co., Ltd	1904	,,	5%	200	,,	,,	4,000	40,000
Rahatu Co-op. Dairy Co., Ltd	1907	,,	Yes	58	,,	,,	8,000	59,784
Rai Valley Co-op. Dairy Factory Co., Ltd.	1909	,,	5%	68	,,	,,	4,500	16,726
Rangiotu Co-op. Dairy Co, Ltd.	1916	,,	6%	20	,,	,,	3,000	9,674
Rangitaiki Plains Dairy Co., Ltd.	1915	,,	Yes	205	,,	,,	25,000	165,000
Rangitikei Co-op. and Reduced Dairy Co, Ltd.	1901	,,	6%	261	,,	,,	12,500	65,000
Rangiwahia-Ruahine Dairy Co, Ltd.	1898	,,	6%	125	,,	,,	2,401	23,963
Rapanui Co-op Dairy Co., Ltd.	1912	,,	Yes	18	,,	,,	5,000	12,100

NEW ZEALAND

A	B	C	D	E	F	G	H	I
							£	£
Rata Co-op. Dairy Co, Ltd.	1902	No	5%	420	Manufacture and marketing	Dairy produce	25,000	118,645
Raumati Co-op Dairy Co., Ltd.	1909	,,	No	11	,,	,,	2,000	7,963
Rexdale Co-op. Dairy Co., Ltd.	1909	,,	Yes	50	,,	,,	3,000	25,000
Riverdale Co-op. Dairy Factory Co., Ltd.	1894	,,	6%	82	,,	,,	9,911	95,025
Rongokokako Co-op Cheese Factory Co, Ltd.	1904	,,	Yes	25	,,	,,	3,000	11,325
Rongomai Co-op. Dairy Co., Ltd.	1916	,,	,,	20	,,	,,	1,500	10,353
Rongotea Co-op. Dairy Co., Ltd.	1895	Yes	,,	300	,,	,,	15,000	122,284
Rotokare Dairy Co, Ltd ..	1919	No	No	19	,,	,,	722	4,379
Royal Oak Dairy Co, Ltd	1918	,,	,,	32	,,	,,	1,737	14,486
Ruawai Co-op. Dairy Co., Ltd.	1914	,,	Yes	180	,,	,,	7,200	78,165
Ryal Bush Co-op. Dairy Factory Co., Ltd.	1909	,,	6%	67	,,	,,	2,000	9,770
Shannon Co-op. Dairy Co, Ltd.	—	No	—	150	Production and trading	,,	6,000	119,533
Springdale Cheese Co., Ltd	1917	Yes	No	5	Manufacture and marketing	,,	2,000	5,586
Staveley Co-op. Dairy Co., Ltd.	1907	No	6%	123	,,	,,	2,500	12,679
Stratford Farmers' Co-op. Assoc., Ltd.	1894	Yes	Nil	400	,,	,,	36,621	230,000
Taharaiti Co-op. Dairy Co, Ltd.	1921	No	Yes	8	,,	,,	5,000	4,640
Taieri Peninsula Milk Supply Co, Ltd	1884	,,	6%	1,650	,,	,,	32,833	—
Taihapo Co-op. Dairy Co, Ltd.	1904	,,	No	400	,,	,,	12,000	53,426
Taikorea Co-op Dairy Co., Ltd.	1920	Yes	,,	17	,,	,,	5,000	10,142
Tairua Co-op. Dairy Co., Ltd	1922	,,	Yes	28	,,	,,	7,000	10,228
Takamatira Co-op. Dairy Co., Ltd.	1918	—	No	42	,,		4,000	8,017
Takapau Co-op Dairy Co., Ltd.	1916	No	6%	57	,,	,,	1,552	10,217
Tamaki Co-op. Dairy Co, Ltd	1909	,,	Yes	115	,,		25,000	70,884
Tarara Co-op. Dairy Co., Ltd	1911	,,	,,	25	,,	,,	52	1,879
Tararua Co-op Dairy Co., Ltd.	1915	,,	,,	32	,,		2,500	17,000
Tarata Co-op Dairy Co., Ltd	1897	,,	Nil	86	,,	,,	1,492	12,078
Taratahi Dairy Co., Ltd. .	1891	,,	Yes	34	,,		1,000	20,321
Tarawera Co-op Dairy Co., Ltd.	1912	,,	,,	42	,,	,,	10,000	25,546
Tariki Co-op. Dairy Co., Ltd	1907	,,	Nil	90		,,	4,27	33,985
Taruratangi Co-op. Dairy Co., Ltd	1898	,,	No	42	,,		884	21,499
Tataramoa Co-op. Dairy Co., Ltd.	1918	,,	6%	24	,,	,,	3,5	17,826

A	B	C	D	E	F	G	H	I
							£	£
Tatua Co-op. Dairy Co., Ltd.	1914	No	Yes	83	Manufacture and marketing	Dairy produce	20,000	57,282
Tauranga Co-op. Dairy Assoc., Ltd.	1908	,,	No	400	,,	,,	10,000	90,158
Tawaha Co-op. Dairy Co., Ltd.	1907	,,	5%	26	,,	,,	3,218	17,139
Te Horo Co-op. Dairy Co., Ltd.	1916	,,	—	88	,,	,,	3,307	22,530
Temuka Co-op Dairy Co., Ltd	1916	,,	6%	283	,,	,,	6,000	83,420
Te Popo Co-op. Dairy Co., Ltd.	1916	Yes	Yes	12	,,	,,	2,000	5,247
Thornbury Dairy Co., Ltd.	1904	No	No	86	,,	,,	8,000	25,460
Tikorangi Co-op. Dairy Factory Co., Ltd	1895	,,	Yes	91	,,	,,	6,000	59,000
Tipapakuku Co-op. Dairy Co., Ltd.	1923	,,	,,	21	,,	,,	3,000	6,457
Tiratu Co-op Dairy Co., Ltd	1921	,,	No	15	,,	,,	5,000	13,626
Tirimoana Co-op Dairy Factory Co., Ltd	1916	Yes	Yes	15	,,	,,	2,088	7,500
Tisbury Co-op. Dairy Factory Co , Ltd.	1911	No	No	159	,,	,,	3,000	12,985
Titiroa Co-op Dairy Factory Co., Ltd	1923	Yes	Yes	12	,,	,,	810	6,466
Toa Toa Dairy Co., Ltd.	1911	,,	6%	8	,,	,,	3,000	5,460
Tokennakura Co-op Dairy Co., Ltd	1902	,,	Yes	117	,,	,,	15,000	88,202
Tokomaru Co-op. Dairy Co , Ltd.	1915	No	6%	36	,,	,,	5,000	24,313
Tokonui Valley Dairy Factory Co., Ltd.	1899	Yes	Nil	29	,,	,,	500	3,237
Tokoroa Co-op. Dairy Co., Ltd.	1919	No	Yes	33	,,	,,	2,261	13,394
Tologa Co-op. Dairy Co., Ltd	1912	,,	No	76	,,	,,	12,000	35,184
Tuna Co-op. Dairy Co., Ltd	1917	Yes	Yes	20	,,	,,	5,000	10,505
Turahira Co-op Dairy Co., Ltd.	1913	No	,,	36	,,	,,	2,000	5,735
Tussoc Creek Co-op. Co., Ltd	1921	No	Yes	49	,,	,,	2,000	4,272
Uruh Valley Co-op Dairy Co., Ltd.	1904	,,	,,	40	,,	,,	2,000	21,800
Waianiwa Dairy Factory Co , Ltd.	1908	Yes	,,	77	,,	,,	1,091	11,335
Waihakeke Co-op. Dairy Co., Ltd.	1924	,,	,,	18	,,	,,	1,217	13,000
Waikawa Valley Co-op. Dairy Factory Co., Ltd	1910	No	6%	50	,,	,,	1,000	2,300
Waikouaiti Dairy Factory Co., Ltd.	1888	,,	Yes	98	,,	,,	2,000	5,800
Waimate Co-op. Dairy Co., Ltd.	1920	,,	,,	303	,,	,,	12,000	49,657
Waimea Co-op. Dairy Co., Ltd.	1915	,,	,,	436	,,	,,	15,000	39,252
Waingongoro Co-op. Dairy Co , Ltd.	1917	Yes	Nil	8	,,	,,	2,925	11,169

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							£	£
Waiohiki Co-op Dairy Co., Ltd , Taradale	1921	No	6%	28	Manufacture and marketing	Dairy	*6,000*	*7,220*
Waiotahi Co-op. Dairy Co., Ltd.	1926	,,	No	45	,,	,,	3,000	14,420
Waipukurau Co-op. Dairy Co , Ltd	1922	,,	Yes	372	,,	,,	*20,000*	*77,293*
Wairewa Co-op Dairy Co., Ltd	1918	,,	7%	56	,,	,,	*6,000*	*11,672*
Wairoa Dairy Factory Co , Ltd	1902	,,	Nil	259	,,	,,	*5,000*	*12,817*
Waitara - Taranaki Co - op Dairy Co., Ltd	1891	,,	Yes	122	,,	,,	*1,500*	*74,572*
Waitemata Co-op. Dairy Co., Ltd.	1909	,,	6%	350	,,	,,	10,000	50,000
Waitohi Co-op. Dairy Factory Co., Ltd.	1896	Yes	Nil	50	,	,	1,500	16,000
Wajaruhi Co-op. Dairy Co., Ltd.	1920	No	Yes	19	,		*5,000*	*12,102*
Wangaehu Co-op. Dairy Co , Ltd.	1914	Yes	No	84	,,	,	6,000	65,216
Warea Co-op. Dairy Co., Ltd.	1922	No	Nil	21	,	,,	*5,000*	*30,402*
Warmana Dairy Co., Ltd	1908	Yes	Yes	46	,,	,	*3,437*	*24,758*
Watavoa Dairy Factory Co , Ltd.	1912	No	,,	106	,	,	*4,500*	*9,199*
Waverley Co-op. Dairy Co , Ltd.	1908	,,	Nil	32	,,	,,	*5,000*	*31,828*
Wellington Dairy Farmers' Co-op. Assoc , Ltd.	1912	,,	No	503	,,	,	*9,000*	*16,714*
Westmere Co-op Dairy Co , Ltd.	1915	,,	Yes	50	,,	,,	3,000	25,852
Whakaronga Co-op. Dairy Co., Ltd.	1913	Yes	No	102	,	,,	5,000	21,128
Whangarei Co-op Dairy Co , Ltd	1907	No	6%	633		,,	*20,000*	*158,209*
Whangaroa Co-op Dairy Co., Ltd	1910	,,	6%	170	,,	,,	*7,500*	*30,764*
Woodend Co-op. Dairy Factory Co , Ltd.	1914		No	81	,	,	3,000	6,711
Woodville Co-op. Dairy Co , Ltd.	1915	,,	,,	83	,,	,,	3,500	27,477
Wright's Bush Co-op Co., Ltd.	1909	,	Yes	117	,,		*2,000*	*14,452*

MISCELLANEOUS

A	B	C	D	E	F	G	H	I
Gisbourne Sheep Farmers' Frozen Meat and Mercantile Co., Ltd.	1919	No	No	1,684	Trading	Meat and requisites	*1,000,000*	*Meat 53,248 ; requisites 35,886*
Hawke's Bay Farmers' Meat Co., Ltd.	1912	,,	,,	1,123	Marketing	Meat, wool, pelts, and tallow	76,000	676,465

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							£	£
Hawke's Bay Farmers' Co-op. Assoc., Ltd.	1891	No	No	2,062	Marketing	Livestock, wool, and grain	*162,337*	*1,843,075*
New Zealand Farmers' Co-op. Distributing Co., Ltd.	1903	,,	Yes	2,600	Marketing and trading	Livestock and produce	163,310	799,959
North Canterbury Sheep Farmers' Co-op. Freezing Export and Agency Co., Ltd.	1915	,,	No	1,237	Manufacture and marketing	Livestock	84,855	299,547
North Otago Farmers' Co-op. Assoc., Ltd.	1901	,,	,,	1,450	Marketing and trading	Livestock and produce	*50,360*	*400,000*
Otaihape Farmers' Meat and Produce Co., Ltd.	1916	,,	,,	387	Marketing	Meat	*72,955*	*158,956*
Otago Farmers' Co-op. Assoc. of New Zealand, Ltd.	1885	,,	Yes	1,200	Trading	Livestock and produce	*400,000*	*900,000*
Patea Farmers' Co-op. Freezing Co., Ltd.	1910	,,	No	642	Manufacture	Meat and manures	*175,867*	—
South Otago Freezing Co., Ltd.	1910	,,	,,	841	,,	Meat and wool	75,000	—
Southland Farmers' Co-op. Assoc., Ltd.	1901	,,	,,	2,718	Marketing and trading	Livestock and produce	*175,000*	*442,417*
Wairoa Farmers' Co-op. Meat Co., Ltd.	1915	,,	Yes	409	Manufacture and marketing	Meat, wool, and manure	138,327	—

UNION OF SOUTH AFRICA

A	B	C	D	E	F	G	H	I
							£	£
Barberton Cotton Co-op. Co, Ltd., Box 16, Barberton, T.P.	1923	Yes	Yes	136	Marketing and trading	Cotton and requisites	5,382	27,825
Central Co-op. Cotton Exchange, Ltd, Box 1,462, Durban	1922	,,	,,	11	,,	,,	470	—
Griqualand West Co-op. Cotton Growers, Ltd., H A Symonds, Esq., Sec, Draaihoek, P.O., Broadwaters, C P.	1925	,,	,,	17	,,	,,	—	—
Lydenburg Ko-operatieve Landbouw Vereeniging, Box 17, Lydenburg, T.P.	1909	,,	—	484	,,	Cotton and maize	—	81,300
Ntambanana Agric. Co-op Soc., Box 7, Empangeni Rail, Zululand	1925	,,	—	39	,,	Cotton	—	—
Pietersburg Ko-operatieve Landbouw Vereeniging, Box 192, Pietersburg, T P	1922	,,	—	277	,,	Cotton, maize, and tobacco	—	35,000
Rustenburg Boeren Ko-operatieve Vereeniging, Box 41, Rustenburg, T P.	1911	,,	—	555	,,	Cotton and requisites	—	—
Rustenburg Co-op Cotton Growers, Ltd., Box 191, Rustenburg, T.P.	1923	No	Yes	67	,,	,,	898	11,392
South African Co-op. Cotton Growers, Ltd, Box 1,462, Durban	1922	,,	,,	308	,,	,,	2,485	—
Waterberg Landbouwers Koperatieve Vereeniging, Box 29, Nylstroom, T.P.	1909	Yes	—	252	,,	Cotton and maize	—	39,650
Zululand Co-op. Cotton and Agric Assoc., Ltd., Box 7, Empangeni Rail, Zululand	1924	No	Yes	88	—	—	1,412	—
[illegible]	[illegible]	[illegible]	—	246	Marketing and trading	Maize and requisites	—	46,350
[illegible]	[illegible]	[illegible]	—	1,222	,,	Maize	—	328,000
[illegible]	[illegible]	[illegible]	—	60	,,	Maize and requisites	—	22,780

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							£	£
Dullstroom Ko-op Landbouw Vereeniging, Bepkt., Box 19, Dullstroom, T.P.	1926	No	—	61	Marketing and trading	Maize and requisites	—	—
Ermelo Ko-op. Vereeniging, Box 145, Ermelo, T.P.	1909	Yes	—	165	,,	Maize	—	—
Ficksburg Ko-op. Boere Vereeniging, Box 64, Ficksburg, O.F.S	1920	,,		208	,,	,,	—	57,220
Heidelberg Ko-op Landbouw Vereeniging, Box 19, Heidelberg, T.P	1909	,,	—	177	,,	,,	—	20,000
Heilbron Boeren Ko-op Vereeniging, Box 136, Heilbron, O.F.S	1919	,,	—	325	,,	Maize and requisites	—	71,800
Hoogeveld Boeren Ko-op Vereeniging, Box 27, Springs, T.P	1909	,,	—	90	,,	Maize	—	14,460
Koster Ko-op Landbouw Vereeniging, Box 3, Koster, T.P	1909	,,	—	373	,,	Maize and requisites	—	80,500
Ladybrand Ko-op Landbouw Vereeniging, Box 96, Ladybrand, O.F.S.	1920	,,	—	187	,,	,,	—	70,000
Lichtenburg Ko-op. Landbouw Vereeniging, Box 107, Lichtenburg, T.P	1909	,,	—	1,055	,,	,,	—	98,000
Lindley Boeren Ko-op Vereeniging, Box 27, Lindley, O F S.	1918	,,	—	261	,,	,,	—	70,000
Middelburg Landbouwers' Ko-op. Vereeniging, Box 21, Middelburg, T.P.	1909	,,	—	223	,,	Maize	—	23,500
Oostelike Transvaalse Landbouw Ko-op. Vereeniging, Box 100, Bethal, T.P.	1923	,,	—	205	,,	Maize and requisites	—	60,000
Reitz Ko-op. Landbouw Vereeniging, Box 100, Reitz, O.F.S.	1919	,,	—	380	,,	,,	—	104,000
Senekal Ko-op Landbouw Vereeniging, Box 30, Senekal, O F.S.	1918	,,	—	167	,,	,,	—	61,000
Vrede Ko-op. Landbouw Vereeniging, Box 159, Vrede, O.F.S.	1911	,,	—	460	,,	Maize	—	36,350
Wolmaransstad Ko-op Landbouw Vereeniging, Box 5, Leeuwdoornstad, T.P.	1909	,,	—	293	,,	Maize and requisites	—	—
Adelaide Co-op. Dairy, Ltd., Box 7, Adelaide, C.P.	1912	—	Yes	12	Marketing, manufacture, and trading	Dairy products and requisites	96	—
Bedford Dairy, Box 14, Bedford, C.P.	1909	Yes	—	53	,,	,,	—	—
Boesmansrivier Ko-op Kaas Fabriek, A. J. Jonker, Sec., Mooimeisie, Bonnievale, C P	1927	,,	—	67	,,	,,	—	—

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							£	£
Darling Co-op. Creamery, Ltd., P. H. Drake, Manager, P.O., Darling, C.P.	1906	No	Yes	164	Marketing, manufacture, and trading	Dairy products and requisites	6,100	50,000
De Clanville Ko-op. Kaasfabriek, Bepkt, P.O., Clanville, Dordrecht	1922	,,	,,	26	,,	,,	1,400	1,996
De Flaauwkraal Ko-op. Kaasfabriek, Bepkt, P. J. v. d Merwe, Flaauwkraal, Dordrecht, C P.	1918	,,	,,	37	,,	,,	1,725	2,169
East London Model Dairy Co-op. Soc., 11, Lambart Road, [illegible]	1918	Yes	—	55	,,	,,	—	—
[illegible]				101	,,	,,	14,965	—
[illegible] Co., Ltd., Glen Edward, P.O., Franklin, East Griqualand, C.P.				11	,,	,,	901	2,624
Jack Moxham Co-op. Industries, Ltd., Sec., Rustfontein, Kokstad, East Griqualand	1919	,,	,,	38	,,	,,	3,850	3,253
Joseph Baynes, Ltd., Box 418, Pietermaritzburg, Natal	1916	,,	,,	494	,,	,,	180,151	231,626
Kromdraai Dairies, Ltd., The Sec., K[illegible]tad, East Griqualand, C P.	1919	,,	,,	32	,,	,,	2,745	9,486
LagerStormberg Ko-op. Kaasfabriek, A. J. de Klerk, The Willows, P O., Jamestown, C.P.	1923	Yes	—	15	,,	,,	—	—
Natal Creamery, Ltd, Box 378, Pietermaritzburg	1918	No	Yes	1,108	,,	,,	114,493	—
Ongeluksnek Farmers' Co-op Soc., W. J. v. Zyl, Sec., Gladstone, P.O, Ongeluksnek, East Griqualand	1926	Yes	—	24	,,	,,	—	2,200
Oribi Flats Co-op Dairy, Ltd, A. Andreassen, Sec., Oribi Flats, Natal	1921	No	Yes	27	,,	,,	1,000	1,141
Rooiklip Co-op. Agric. Soc, G J. C. Swaan, Sec., Rooiklip, Kokstad, East Griqualand	1923	Yes	—	18	,,	,,	—	5,214
Rossouw Ko-op Kaasfabriek, G D. J. Venter, Sec., Bloemhof, P.O., Rossouw, Dordrecht	1927	,,	—	13	,,	,,	—	—
Sandvliet Co-op. Cheese Factory, Ltd, P.O., Klaasvoogds, Dist. Robertson, C.P.	1926	No	Yes	63	,,	,,	—	—
Twin Streams Co-op Creamery, Ltd, Box 20, Ixopo, Natal	1922	Yes	,,	96	,,	,,	8,250	26,000

A	B	C	D	E	F	G	H	I
							£	£
Dullstroom Ko-op. Landbouw Vereeniging, Bepkt., Box 19, Dullstroom, T.P.	1926	No	—	61	Marketing and trading	Maize and requisites	—	—
Ermelo Ko-op. Vereeniging, Box 145, Ermelo, T.P.	1909	Yes	—	165	,,	Maize	—	—
Ficksburg Ko-op. Boere Vereeniging, Box 64, Ficksburg, O.F.S	1920	,,		208	,,	,,	—	57,220
Heidelberg Ko-op. Landbouw Vereeniging, Box 19, Heidelberg, T.P	1909	,,	—	177	,,	,,	—	20,000
Heilbron Boeren Ko-op. Vereeniging, Box 136, Heilbron, O.F.S.	1919	,,	—	325	,,	Maize and requisites	—	71,800
Hoogeveld Boeren Ko-op. Vereeniging, Box 27, Springs, T.P.	1909	,,	—	90	,,	Maize	—	14,460
Koster Ko-op Landbouw Vereeniging, Box 3, Koster, T P	1909	,,	—	373	,,	Maize and requisites	—	80,500
Ladybrand Ko-op Landbouw Vereeniging, Box 96, Ladybrand, O F.S	1920	,,	—	187	,,	,,	—	70,000
Lichtenburg Ko-op Landbouw Vereeniging, Box 107, Lichtenburg, T.P.	1909	,,	—	1,055	,,	,,	—	98,000
Lindley Boeren Ko-op Vereeniging, Box 27, Lindley, O F.S.	1918	,,	—	261	,,	,,	—	70,000
Middelburg Landbouwers' Ko-op. Vereeniging, Box 21, Middelburg, T.P.	1909	,,	—	223	,,	Maize	—	23,500
Oostelike Transvaalse Landbouw Ko-op. Vereeniging, Box 100, Bethal, T.P.	1923	,,	—	205	,,	Maize and requisites	—	60,000
Reitz Ko-op. Landbouw Vereeniging, Box 100, Reitz, O F S.	1919	,,	—	380	,,	,,	—	104,000
Senekal Ko-op Landbouw Vereeniging, Box 30, Senekal, O F S.	1918	,,	—	167	,,	,,	—	61,000
Vrede Ko-op. Landbouw Vereeniging, Box 159, Vrede, O F.S.	1911	,,	—	460	,,	Maize	—	36,380
Wolmaransstad Ko-op. Landbouw Vereeniging, Box 5, Leeuwdoornstad, T.P.	1909	,,	—	293	,,	Maize and requisites	—	—
Adelaide Co-op Dairy, Ltd., Box 7, Adelaide, C.P.	1912	—	Yes	12	Marketing, manufacture, and trading	Dairy products and requisites	96	—
Bedford Dairy, Box 14, Bedford, C.P.	1909	Yes	—	53	,,	,,	—	—
Boesmansrivier Ko-op Kaas Fabriek, A. J. Jonker, Sec., Mooiuitsig, Bonnievale, C.P	1927	,,	—	67	,,	,,	—	—

A	B	C	D	E	F	G	H	I
							£	£
Darling Co-op Creamery, Ltd , P. H. Drake, Manager, P.O., Darling, C.P.	1906	No	Yes	164	Marketing, manufacture, and trading	Dairy products and requisites	6,100	50,000
De Clanville Ko-op. Kaasfabriek, Bepkt., P.O., Clanville, Dordrecht	1922	,,	,,	26	,,	,,	1,400	1,996
De Flaauwkraal Ko-op. Kaasfabriek, Bepkt., P. J. v. d Merwe, Flaauwkraal, Dordrecht, C P.	1918	,,	,,	37	,,	,,	1,725	2,169
East London Model Dairy *Co-op. Soc., 11, Lambart* Road, East London	1918	Yes	—	55	,,	,,	—	—
Farmers' Co-op. Dairies, Ltd , 8, Brook St , Durban, Natal	1924	No	Yes	101	,,	,,	14,965	—
Glen Edward Co-op Dairy *Co., Ltd., Glen Edward,* P.O., Franklin, East Griqualand, C.P.	1923	,,	,,	11	,,	,,	901	2,624
Jack Moxham Co-op. Industries, Ltd., Sec., Rustfontein, Kokstad, East Griqualand	1919	,,	,,	38	,,	,,	3,850	3,253
Joseph Baynes, Ltd., Box 418, Pietermaritzburg, Natal	1916	,,	,,	494	,,	,,	180,151	231,626
Kromdraai Dairies, Ltd., The Sec., Kokstad, East Griqualand, C.P.	1919	,,	,,	32	,,	,,	2,745	9,486
[illegible]	[illegible]	[illegible]		15	,,	,,	—	—
Natal Creamery, Ltd , Box [illegible]	1918	No	Yes	1,108	,,	,,	114,493	—
[illegible]				24	,,	,,	—	2,200
[illegible] Ltd , A. Andreassen, Sec , Oribi Flats, Natal				27	,,	,,	1,000	1,141
Rooiklip Co-op. Agric. Soc., G J. C. Swaan, Sec , Rooiklip, Kokstad, East Griqualand	1923	Yes	—	18	,,	,,	—	5,214
Rossouw Ko-op. Kaasfabriek, G. D J. Venter, Sec , Bloemhof, P.O., Rossouw, Dordrecht	1927	,,	—	13	,,	,,	—	—
Sandvliet Co-op Cheese Factory, Ltd , P.O., Klaasvoogds, Dist. Robertson, C.P.	1926	No	Yes	63	,,	,,	—	—
Twin Streams Co-op. Creamery, Ltd , Box 20, Ixopo, Natal	1922	Yes	,,	96	,,	,,	8,250	26,000

A	B	C	D	E	F	G	H	I
							£	£
Vineyard Dairy Co., Ltd., C. J. Hoar, Sec., Vineyard, Aliwal North, C.P.	1917	No	Yes	13	Marketing, manufacture, and trading	Dairy products and requisites	2,000	2,924
Zululand Farmers' Co-op. Industries, Ltd., P.O., Empangeni Rail, Zululand	1920	,,	,,	189	,,	,,	13,308	7,737
Bathurst Farmers' Union, Ltd., Box 90, Grahamstown, C.P.	1908	Yes	,,	123	Marketing and trading	Citrus fruit and requisites	805	—
Boschrand Citrus Co-op. Co., Ltd., Box 3,464, Johannesburg	1926	No	,,	11	,,	,,	—	—
Brak River Co-op. Fruit Exporters, Ltd., D. W. Robertson, Sec., "Banff," P.O., Little Brak River, C.P.	1923	Yes	,,	15	,,	,,	15	1,423
Cape Provincial Central Citrus Co-op. Co., Ltd., J. G. Cunningham, Sec., Box 688, Port Elizabeth, C.P.	1924	,,	,,	4	,,	,,	40	—
De Kaap Co-op. Citrus Co., Ltd., Box 5, Barberton, T.P.	1923	,,	,,	13	,,	,,	633	—
Die Pretoria District Vrugte en Produkte Ko-op. Vereeniging, Bpkt., Box 43, Brits., T.P.	1923	,,	,,	53	,,	,,	3,415	12,780
Fish River Citrus Co-op. Co., Ltd., E. C. W. Laurie, Sec., Mowbray, Private Bag, Grahamstown, C.P.	1926	,,	,,	22	,,	,,	950	—
Goede Hoop Co-op. Citrus Co., Ltd., T. Morch-Olsen, Sec., The Baths, via Eendekuil, C.P.	1926	,,	,,	20	,,	,,	—	—
Karino Co-op. Citrus Co., Ltd., H. E. Hinings, Sec., P.O., Karino, T.P.	1923	,,	,,	55	,,	,,	105	—
Kat River Co-op. Citrus Co., Ltd., P. G. Wetwood, Sec., P.O., Fort Beaufort, C.P.	1922	,,	,,	32	,,	,,	3,696	43,000
Koonap River Citrus Co-op. Co., Ltd., Box 9, Adelaide, C.P.	1926	,,	,,	12	,,	,,	110	—
Koster River Valley Co-op. Citrus Co., Ltd., A. B. Thorne, Sec., via Steenbokfontein, Koster, T.P.	1923	No	,,	35	,,	,,	1,397	—
Letaba Estates Co-op. Citrus Co., Ltd., Box 5,993, Johannesburg	1926	,,	,,	8	,,	,,	—	—
Lowveld Co-op. Citrus Co., Ltd., Box 45, Nelspruit, T.P.	1923	Yes	,,	43	,,	,,	54	992

A	B	C	D	E	F	G	H	I
							£	£
Marico Ko-op. Citrus Vereeniging, Box 6, Groot Marico, T.P.	1921	Yes	—	91	Marketing and trading	Citrus fruit and requisites	—	6,800
Marikana Co-op Fruit Co., Ltd, R. B. Smith, Sec., Buffelspoort, Marikana	1922	No	Yes	11	,,	,,	93	—
Muden Co-op. Co., Ltd, E. R. W. Millar, Sec., P.O., Muden, Natal	1925	—	,,	23	,,	,,	4,600	—
Natal Co-op. Fruit Export Co., Ltd., *Box 126, Pietermaritzburg*	1923	No	,,	8	,,	,,	110	—
Olifantsnek Citrus Co-op. Co., Ltd, Box 35, Rustenburg	1926	,,	,,	7	,,	,,	7	—
Rustenburg Co-op. Citrus Union, Box 130, Rustenburg, T.P.	1920	Yes	—	68	,,	,,	9	—
Rustenburg Growers' Co-op *Citrus Co., Ltd., Box 138,* Rustenburg, T.P.	1922	,,	Yes	9	,	,,	9	—
South African Co-op. Citrus Exchange, Ltd, Box 1,158, Pretoria	1926	,,	,,	24	,,	,	240	—
[illegible]	[illegible]	[illegible]	,,	107	,,		2,675	—
[illegible]			,	69	,,	,	733	—
[illegible]			,,	33	,,		1,440	—
[illegible]			,,	13	,,	,	310	—
[illegible]			,,	86	,,		12,721	—
White River Woodbine Ko-op. Citrus [illegible]	1923	,,	,,	31	,,		24	—
Z[illegible] [illegible] Sec., Zebediela Estates, P.O., Zebediela, P. Potgietersrust, T.P			,,	15	,,		15	—
Banhoek Farmers' Co-op. Co., Ltd, C. J. Clark, Sec., Rust-en-Vrede, Stellenbosch	1923	Yes	No	25	,,	Deciduous fruit and requisites	23	—
Cape Province Central Deciduous Co op Co., Ltd., Box 2,141, Cape Town	1924	,,	Yes	13	,,	,,	102	—
Ceres Fruitgrowers' Co-op Assoc., Ltd, E. Anderson, Friedrichsruh, Ceres, C.P.	1923	,,	No	38	,,	,,	405	—

A	B	C	D	E	F	G	H	I
							£	£
Constantia Fruit Growers' Co-op Co, Ltd., H. J. F. Bairnsfather, Sec., Alphen, Wynberg, C P.	1922	Yes	Yes	45	Marketing and trading	Deciduous fruit and requisites	29	—
Elgin Co-op. Fruit Growers, Ltd., C. C. Cunningham, Sec P.O, Elgin, C.P.	1923	,,	,,	31	,,	,,	31	—
Formosa Co-op. Fruit Co., Ltd, B W. Strydom, Sec, Krakeel River, Uniondale	1923	,,	,,	45	,,	,,	405	—
Franschhoek Ko-op. Vrugte Uitvoerders Maatschappij, Bepkt, S. Malherbe, Sec., La Dauphine, Franschhoek	1923	,,	,,	34	,,	,,	35	—
Fruitgrowers' Co-op. Exchange of South Africa, Ltd., Box 2,141 Cape Town	1922	,,	,,	2	,,	Deciduous and citrus fruit	500	—
Groot Drakenstein and Simondium Co-op. Fruit Growers' Assoc., Ltd, H Cochrane, Sec., Excelsior, Groot Drakenstein	1924	No	,,	31	,,	Deciduous fruit and requisites	31	2,349
Helderberg Farmers' Co-op Assoc., Ltd, G. A. W. Head, Sec, Parel Vallei, Somerset West, C.P.	1924	,,	,,	24	,,	,,	120	—
Henley-on-Klip Fruit Growers' Co-op Assoc., Ltd, J. R. MacAndrew, Sec., [illegible]	1925	,,	No	12	,,	,,	300	295
E [illegible]	[illegible]	[illegible]	,,	44	,,	,,	44	—
[illegible] denhout Valley, Johannesburg	[illegible]	[illegible]	,,	18	,,	,,	—	—
Noorder Paarl Co-op. Fruit Export Co., Ltd., N. J. Louw, Sec., Dammetje, Noorder Paarl	1923	Yes	,,	36	,,	,,	36	—
Orange Free State Fruitgrowers' Co-op Assoc., Ltd., Box 279, Bloemfontein, O.F.S.	1923	,,	,,	80	,,	,,	298	3,073
Pomona (East Rand) Co-op. Co., Ltd., Box 6,940, Johannesburg	1925	,,	,,	92	,,	,,	—	—
Prince Alfred's Hamlet Ko-op. Vrugte Uitvoerders Vereeniging Bepkt., J G. G. Perold, Sec, Prince Alfred's Hamlet, Ceres, C.P.	1923	,,	,,	37	,,	,,	37	—

A	B	C	D	E	F	G	H	I
							£	£
Rhodes Fruit Farmers' Co-op. Assoc., Ltd., K. Hopkins, P.O., Groot Drakenstein, C.P.	1923	Yes	No	9	Marketing and trading	Deciduous fruit and requisites	9	—
South African Co-op. Deciduous Exchange, Ltd., Box 2,579, Cape Town	1926	,,	Yes	17	,,	,,	170	—
Stellenbosch Fruit Exporters' Co-op. Assoc., Ltd., J. McD. Garlick, Glenelly, Stellenbosch, C.P.	1923	,,	No	54	,,	,,	57	—
Western Province Fruitgrowers' Co-op. Assoc., Ltd., Box 2,579, Cape Town	—	No	,,	362	,,	,,	4,682	21,288
Witwatersrand Fruit Growers' Co-op. Assoc., Ltd., Box 137, Johannesburg	1925	,,	,,	32	,,	,,	263	455
South African Dehydrated Fruits Co-op. Co., Ltd., P. MacKinnon, Sec., Longhope, C.P.	1925	Yes	Yes	40	Marketing and trading	Dried fruit	1,715	—
South African Dried Fruit Co., Ltd., Box 8, Wellington Station, C.P.	1908	No	,,	349	,,	Dried fruit and requisites	18,197	103,500
Villiersdorp Moskonfyt en Vrugte Ko-op. Bepkt., Box 1, Villiersdorp, C.P.	1922	,,	,,	61	,,	,,	1,495	4,274
Worcester Boeren Rozijnen Ko-op. Vereeniging, Bepkt., Box 35, Worcester	1921	,,	,,	123	,,	,,	13,605	—
Addo Poultry Exchange Co-op., Ltd., I. W. Scruton, Sec., P.O., Addo, C.P.	1923	No	Yes	48	Marketing and trading	Eggs and requisites	484	12,074
Cape Egg Circle, Ltd., The Sec., Station Road, Claremont, C.P.	—	Yes	—	635	,,	,,	2,723	22,310
Die Vrystaatse Ko-op. Eier Kring, Bepkt., Box 488, Bloemfontein	1923	,,	Yes	246	,,	,,	1,390	8,846
East London and Border Co-op. Poultry Products, Ltd., 50, Fleet Street, East London, C.P.	1923	,,	,,	123	Marketing, purchase requirements	Eggs	2,276	—
Natal Co-op. Egg Circle, Ltd., Box 1,606, Durban	1923	,,	,,	259	,,	,,	1,415	29,822
Port Elizabeth and Districts Co-op. Poultry Products, Ltd., Box 696, Port Elizabeth, C.P.	1923	No	,,	64	Marketing and trading	Eggs and requisites	64	—
Transvaal Co-op. Egg Circle, Ltd., Box 7,191, Johannesburg, T.P.	1922	,,	,,	277	,,	,,	1,466	—

A	B	C	D	E	F	G	H	I
							£	£
Magaliesberg Ko-op. Vrucht-bomen Ontsmettings Vereeniging, J. M. Conradie, Modderfontein, P.O., Kroondal, T.P.	1923	Yes	—	24	Fumigation of citrus fruit trees	Fumigation of citrus fruit trees	—	—
Addo Co-op. Co., Ltd., I. W. Scruton, Sec., P.O., Addo, C.P.	1924	No	Yes	45	Marketing and trading	General produce and requisites	588	—
Amalgamated Farmers, Ltd , Box 110, Port Elizabeth	1914	,,	,,	1,016	,,	,,	4,918	4,145
Bredasdorp Boeren Ko-op. Vereeniging, Box 5, Bredasdorp	1926	Yes	—	150	,,	,,	—	—
Caledon Boeren Ko-op. Vereeniging, Box 50, Caledon, C.P.	1918	,,	—	447	,,	,,	—	55,473
Federated Farmers' Co-op Assoc., of South Africa, Ltd., Box 414, Johannesburg	1919	No	Yes	26	,,	,,	8,314	146,500
Het Centraal Agentschap voor Ko-op. Vereenigingen Bepkt., Box 1,015, Johannesburg	1910	,,	,,	22	,,	,,	49,502	1,423,000
Marico Landbouw Ko-op. Vereeniging, Box 48, Zeerust, T P.	1923	Yes	—	59	,,	,,	—	14,430
Rietkol Boeren Ko-op Vereeniging, J. H Cilliers, P.O., Strydpan, T.P.	1923	,,	—	23	Trading	Requisites	—	213
South African Co-op. Produce Exchange, Ltd , Box 7,185, Johannesburg	1922	No	Yes	246	Marketing and trading	General produce and requisites	2,230	35,310
Westelike Graan Boeren Ko-op. Vereeniging, Box 22, Malmesbury, C P.	1912	Yes	—	571	,,	,,	—	—
Winburg Ko-op. Vereeniging, Box 33, Winburg, O F.S.	1926	,,	—	38	,,	,,	—	—
Winterton Co-op. Agric Soc., John Gunn, Sec., Claymore, Grantleigh, via Winterton, Natal	1925	,,	—	14	,,	,,	—	2,482
Heidelberg-Standerton Co-op Union, Ltd., Box 48, Johannesburg	—	No	Yes	160	Supply labour	Supply labour	1,240	—
Arcadia Dairy Livestock Co-op. Soc., Walton and Tatham, Box 126, Ladysmith, Natal	1920	Yes	—	9	*Supply dairy cattle*	*Supply labour*	—	—
Bergville Dairy Livestock Co-op. Soc., G. T. Pennefather, Box 29, Bergville, Natal	1923	,,	—	8	,,	,,	—	—

A	B	C	D	E	F	G	H	I
							£	£
Blauwkranz Co-op. Dairy Soc., W. Struck, Sec., P.O., *Draycott, Natal*	1924	Yes	—	9	Supply dairy cattle	Supply labour	—	—
Bloemvlei Dairy Livestock Co-op. Soc., A S Venter, Chairman, Bloemvlei, P.O., Elliot, C.P.	1921	,,	—	9	,,	,,	—	—
East London Co-op. Livestock Soc., 11, Lambart Road, East London	1921	,,	—	13	,,	,,	—	—
Fortuna Ko-op. Suivel Vee Vereeniging, Box 65, Bethal, T.P.	1924	,,	Yes	11	,,	,,	—	—
Helpmakaar Co-op Cow Circle, Box 112, Bethal, T.P.	1925	,,	—	8	,,	,,	—	—
Kopjes Dairy and Fries Cattle Co-op. Soc., Box 49, Kopjes, O.F.S	1923	,,	—	8	,,	,,	—	—
Oranje Melkboere Ko-op., J. L. Coetzee, P.O., Kakamas, District Kenhardt	1927	,,	—	16	,,	,,	—	—
Oribi Flats Co-op. Cattle Soc., A. Andreassen, Sec., P.O., Oribi Flats, Natal	1926	,,	—	8	,,	,,	—	—
Sandspruit Dairy Co-op. Soc., R. S. Rapson, Sec., Homecroft, Bergville, Natal	1924	,,	—	8	,,	,,	—	—
Sundays River Dairy Livestock Co-op. Soc., H. W D. Hutton, Sec., "Haloran," P.O., Selborne, C P.	1921	,,	—	10	,,	,,	—	—
Tonteldoos Ko-op. Vee en Zuivel Vereeniging, Box 19, Dullstroom	1920	,,	—	13	,,	,,	—	—
Upper Tugela Dairy Livestock Co-op Soc., Box 38, Bergville, Natal	1920	,,	—	15	,,	,,	—	—
Vastrap Melkboere Ko-op., P. G. de Jager, Kakamas, District Kenhardt	1927	,,	—	12	,,	,,	—	—
Vertrou Melkboere Ko-op., P. S. Marais, Sec., Kakamas, District Kenhardt	1927	,,	—	8	,,	,,	—	—
Farmers' Co-op Bacon Factory, Ltd, Box 1, Estcourt, Natal	—	No	Yes	663	Manufacture	Bacon factory	53,298	95,781
Fawn Leas Co-op. Butchery, Ltd, W. Ringelman, Sec., Fawn Leas, Natal	1923	Yes	,,	52	—	Butcheries	260	2,300
New Hanover Co-op Butchery, Ltd., A. J Peckham, Sec., New Hanover, Natal	1922	,,	,,	43	—	,,	215	2,592
Winterton Farmers' Co-op Butchery, Ltd, John Gunn, Sec., Claymore, Grantleigh, Winterton, Natal	1926	,,	,,	59	—	,,	—	—

A	B	C	D	E	F	G	H	I
							£	£
Public Service Co-op. Distributing Depôt, Ltd., Box 84, Pretoria	1924	Yes	Yes	1,952	Consumers' co-op.	Groceries, etc.	653	57,030
Randfontein Mines Co-op Stores, Ltd., Box 53, Randfontein	1925	,,	,,	548	,,	,,	1,417	37,342
Salt River Co-op Trading Soc., Ltd, 376, Albert Road, Salt River, C.P.	1893	,,	,,	1,051	,,	,,	5,595	15,200
South African Progressive Co-op. Trading Soc., Ltd., 77, Caledon St, Cape Town	1926	No	,,	57	,,	,,	—	—

MISCELLANEOUS

A	B	C	D	E	F	G	H	I
Alexandria Co-op Chicory Growers' Soc, Box 8, Alexandria, C.P.	1926	Yes	—	93	Marketing and trading	Chicory and requisites	—	—
Sundays River Co-op Apiaries, Ltd., N A van Breder, Esq., Sec, Dunbrody, via Addo, C.P.	1924	No	Yes	17	,,	Honey and requisites	144	450
Weenen Farmers' Co-op. Soc., Ltd., P.O, Weenen, Natal	1915	,,	,,	68	,,	Lucerne and requisites	2,000	9,119
Piketburg Ko-op. Graanboeren Brand Veschermings Maatschappy, Bepkt., J. H Mostert, Sec., Hoofstraat, Porterville	—	Yes	,,	231	Insurance	—	2,910	—
Suid Afrikaanse Volstruisbore Ko-op., Bepkt, Box 105, Oudtshoorn	1926	,,	,,	798	Marketing and trading	Ostrich feathers and requisites	—	—
Northern Transvaal Nut Growers' Co-op. Assoc., Ltd., P.O Box 31, Naboomspruit, T.P	1923	No	,,	114	,,	Pea nuts	1,079	—
Umfolozi Co-op. Sugar Planters, Ltd, Box 2,178, Durban	1923	Yes	,,	52	Manufacture and marketing	Sugar	5,300	62,000
Eshowe Co-op Sugar Co., Ltd., W. Austen, Sec, Kangella St., Eshowe, Zululand	1924	No	,,	26	Marketing and trading	Sugar cane and requisites	1,550	—
Bo Moot Dors Ko-op Vereeniging, P. K Hekpoort, T P.	1926	Yes	—	332 162	Threshing society	—	—	—
Johannesdale Ko-op Maatschappij, Bepkt, M. J Mostert, Sec., Kronspruit, P.O., Bultfontein	1925	,,	Yes	60	,,	—	1,413	—
Olifantsrivier Ko-op. Dorschwerk, Box 31, Hendrina, T P.	1909	,,	—	110	,,	—	—	—
De Kaffir-Rivier Ko-op. Stud Schaap Vereeniging, L. N Faurie, Sec., Karreefontein P.O, Edenburg, O F.S.	1922	,,	—	7	Supply stud sheep	—	—	—

A	B	C	D	E	F	G	H	I
							£	£
Die Kr[illegible]	[illegible]	[illegible]		9 48	Supply stud sheep	—	—	—
...tein								
Edenburg Ko-op. Stud Schaap Vereeniging, P.O. Box 7, Edenburg, O F.S.	1924	„	—	7	„	—	—	—
Riet-Rivier Kudder Skaap Ko-op. Vereeniging, A. M. Spies, Sec., Boschrand, P.O., Austinspos, via Edenburg	1924	„	—	11	Supply flock sheep	—	—	—
Roodewal Ko-op. Vereeniging, D. J. Hildbrand, Sec., Boterfontein P.K. Paardekop, T.P.	1924	„	—	14	Supply sheep	—	—	—
Special Livestock Societies	—	„	—	1,477	*Farming*	*Livestock* and requisites	—	—

OPERATIONS OF UNIONS DURING 1925-1926

1 = Province.

7 = Percentage of column 6 on column 5 (one place of decimals)
8 = Number of supervising staff maintained by unions.

OPERATIONS OF CATTLE INSURANCE SOCIETIES DURING 1925-1926

1 = Province.
2 = Number of societies.
3 = Number of members.
4 = Amount of risk insured.
5 = Premia collected.

10 = Cost of management

OPERATIONS OF CENTRAL RE-INSURANCE SOCIETIES DURING 1925-1926

1 = Province.
2 = Number of re-insurance societies.
3 = Number of affiliated societies.
4 = Proportion of risk of affiliated societies re-insured.
5 = Amount of risk re-insured.
6 = Premia collected
7, 8 = Number of animals covered by affiliated societies· (7) insured, (8) lost.
9 = Claims paid to affiliated societies.
10 = Cost of management.
11, 12 = Funds in hand at end of year (11) general fund; (12) reserve fund.
13 = Government subscriptions, loans, etc

INDIA

NUMBER OF SOCIETIES BY PROVINCES 1925-1926

1	2	3	4	5	6	7	8
Madras	42·3	32	365	10,178	1,396	11,971	28·3
Bombay	19·3	20	87	3,877	671	4,655	24·1
Bengal	46·7	99	6	11,639	1,032	12,776	27·4
Bihar and Orissa	34·0	59	199	6,608	354	7,220	21·2
United Provinces	45·4	72	2	5,899	263	6,236	13·7
Punjab	20·7	112	—	12,617	1,797	14,526	70·2
Burma	11·7	24	625	4,516	218	5,383	46·0
Central Provinces and Berar	13·9	37	80	4,090	50	4,257	30·6
Assam	7·6	17	—	883	47	947	12·5
North-West Frontier Province	2·3	1	—	9	6	16	0·7
Coorg	0·2	1	11	193	13	218	109·0
Ajmer-Merwara	0·5	7	2	486	95	590	118·0
Hyderabad Administered Area	0·1	—	—	—	8	8	8·0
Delhi	0·5	1	—	199	13	213	42·6
Total (British India)	245·2	482	1,377	61,194	5,963	69,016	28·1
Mysore	6·0	17	—	1,278	308	1,603	26·7
Baroda	2·1	5	—	658	68	731	34·8
Hyderabad	12·5	22	—	1,587	317	1,926	15·4
Bhopal	0·7	24	11	951	—	986	140·9
Gwalior	3·2	—	—	2,492	39	2,531	79·1
Indore	1·1	5	—	258	28	291	26·5
Kashmir	3·3	10	—	1,545	81	1,636	49·6
Travancore	4·0	1	18	1,071	233	1,323	33·1
Cochin	1·0	1	—	106	32	139	13·9
Total (Indian States)	33·9	85	29	9,946	1,106	11,166	32·9
Grand Total	279·1	567	1,406	71,140	7,069	80,182	28·7

OPERATIONS OF UNIONS DURING 1925-1926

1=Province.

6=Expenditure in year.
7=Percentage of column 6 on column 5 (one place of decimals).
8=Number of supervising staff maintained by unions.

OPERATIONS OF CATTLE INSURANCE SOCIETIES DURING 1925-1926

1=Province.
2=Number of societies.
3=Number of members.
4=Amount of risk insured
5=Premia collected.
6=Supplementary contributions collected.
7=Number of animals insured.
8=Number of animals lost.
9=Claims paid
10=Cost of management.
11=Funds in hand at end of year.
12=Amount of risk re-insured.
13=Amount of premia paid for re-insurance.

OPERATIONS OF CENTRAL RE-INSURANCE SOCIETIES DURING 1925-1926

1=Province.

7, 8=Number of animals covered by affiliated societies· (7) insured; (8) lost.
9=Claims paid to affiliated societies.
10=Cost of management.
11, 12=Funds in hand at end of year· (11) general fund; (12) reserve fund.
13=Government subscriptions, loans, etc.

INDIA

NUMBER OF SOCIETIES BY PROVINCES 1925-1926

1	2	3	4	5	6	7	8
Madras ..	42 3	32	365	10,178	1,396	11,971	28 3
Bombay .. .	19 3	20	87	3,877	671	4,655	24·1
Bengal .. .	46 7	99	6	11,639	1,032	12,776	27·4
Bihar and Orissa ..	34 0	59	199	6,608	354	7,220	21 2
United Provinces	45 4	72	2	5,899	263	6,236	13 7
Punjab ..	20 7	112	—	12,617	1,797	14,526	70 2
Burma ..	11 7	24	625	4,516	218	5,383	46 0
Central Provinces and Berar	13 9	37	80	4,090	50	4,257	30 6
Assam	7 6	17	—	883	47	947	12 5
North-West Frontier Province	2 3	1	—	9	6	16	0·7
Coorg ..	0 2	1	11	193	13	218	109 0
Ajmer-Merwara	0 5	7	2	486	95	590	118 0
Hyderabad Administered Area	0 1	—	—	—	8	8	8 0
Delhi	0 5	1	—	199	13	213	42 6
Total (British India)	245 2	482	1,377	61,194	5,963	69,016	28 1
Mysore .	6 0	17	—	1,278	308	1,603	26 7
Baroda	2 1	5	—	658	68	731	34 8
Hyderabad	12 5	22	—	1,587	317	1,926	15 4
Bhopal	0 7	24	11	951	—	986	140 9
Gwalior .	3 2	—	—	2,492	39	2,531	79 1
Indore . .	1 1	5	—	258	28	291	26 5
Kashmir . .	3 3	10	—	1,545	81	1,636	49 6
Travancore .	4 0	1	18	1,071	233	1,323	33 1
Cochin	1 0	1	—	106	32	139	13 9
Total (Indian States)	33 9	85	29	9,946	1,106	11,166	32 9
Grand Total .	279 1	567	1,406	71,140	7,069	80,182	28 7

NUMBER OF MEMBERS BY PROVINCES 1925-1926

1	2	3	4	5	6	7	8
Madras	42·3	13,042	9,617	548,568	197,121	745,689	17·6
Bombay	19·3	10,075	800	271,765	166,460	438,225	22·7
Bengal	46·7	15,233	212	316,760	129,831	446,591	9·6
Bihar and Orissa	34·0	9,554	8,454	177,136	21,262	198,398	5·8
United Provinces	45·4	11,670	41	144,384	14,335	158,719	3·5
Punjab	20·7	30,509	—	344,965	54,501	399,466	19·3
Burma	11·7	6,420	5,648	103,936	31,260	135,196	11·6
Central Provinces and Berar	13·9	78,416	5,064	61,647	7,576	69,223	5·0
Assam	7·6	1,200	—	36,927	8,460	45,387	6·0
North-West Frontier Province	2·3	27	—	212	126	338	0·1
Coorg	0·2	206	116	9,125	1,518	10,643	53·2
Ajmer-Merwara	0·5	1,659	137	10,020	5,289	15,309	30·6
Hyderabad Administered Area	0·1	—	—	—	1,889	1,889	18·9
Delhi	0·5	363	—	3,813	201	4,014	8·0
Total (British India)	245·2	178,374	30,089	2,029,258	639,829	2,669,087	10·9
Mysore	6·0	2,359	—	51,160	41,773	92,933	15·5
Baroda	2·1	1,129	—	17,806	5,873	23,679	11·3
Hyderabad	12·5	3,902	—	34,353	13,270	47,623	3·8
Bhopal	0·7	2,103	271	13,446	—	13,446	19·2
Gwalior	3·2	5,830	—	42,536	641	43,177	13·5
Indore	1·1	1,268	—	5,257	1,675	6,932	6·3
Kashmir	3·3	2,239	—	29,488	1,307	30,795	9·3
Travancore	4·0	726	845	95,030	19,995	115,025	28·8
Cochin	1·0	—	—	9,565	5,763	15,328	15·3
Total (Indian States)	33·9	19,556	1,116	298,641	90,297	388,938	11·5
Grand Total	279·1	197,930	31,205	2,327,899	730,126	3,058,025	11·0

WORKING CAPITAL BY PROVINCES 1925-1926

1	2	3	4	5	6	7	8	9	10	11
		R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	A.S
Madras ..	42·3	15,332	4,707	4,852	42,762	1,769	39,040	5,173	113,635	4
Bombay ..	19·3	10,306	18,108	4,871	21,716	3,614	24,193	5,061	87,869	7
Bengal ..	46·7	9,901	5,499	1,252	25,172	52	26,819	6,134	74,829	2
Bihar and Orissa	34·0	3,209	1,032	252	18,628	34	15,147	2,722	41,024	1
United Provinces	45·4	4,700	323	332	5,439	27	5,004	2,991	18,816	7
Punjab ..	20·7	9,810	4,383	3,610	32,411	1,737	30,598	10,348	92,897	7
Burma ..	11·7	9,598	1,276	1,098	13,236	1,255	14,289	6,552	47,304	6
Central Provinces and Berar	13·9	2,920	474	2,664	19,239	19	13,200	4,780	43,296	5
Assam ..	7·6	428	514	174	992	20	1,294	488	3,910	[illegible]
North - Western Frontier Prov.	2·3	10	—	1	8	20	—	—	39	—
Coorg ..	0·2	187	16	11	113	5	136	119	587	47
Ajmer-Merwara	0·5	589	100	75	1,204	44	1,622	603	4,237	130
Hyderabad Administered Area	0·1	118	100	7	—	—	44	8	277	44
Delhi ..	0·5	77	2	—	447	—	785	36	1,347	43
Total (British India)	245·2	67,185	36,534	19,199	181,367	8,596	172,171	45,015	530,067	33
Mysore	6·0	3,532	1,092	122	955	168	2,349	1,648	9,806	26
Baroda ..	2·1	286	549	132	874	171	1,243	543	3,798	29
Hyderabad	12·5	3,260	105	134	5,049	764	3,168	1,685	14,165	18
Bhopal	0·7	102	—	67	499	337	1	266	1,272	29
Gwalior	3·2	953	69	380	—	2,799	170	698	5,069	25
Indore	1·1	200	208	24	1,103	249	897	604	3,285	48
Kashmir ..	3·3	1,222	18	48	1,572	503	868	597	4,828	23
Travancore ..	4·0	1,134	107	40	479	183	322	115	2,380	10
Cochin ..	1·0	191	179	72	292	34	411	130	1,309	21
Total (Indian States)	33·9	10,880	2,327	1,019	10,823	5,208	9,429	6,286	45,972	22
Grand Total ..	279·1	78,065	38,861	20,218	192,190	13,804	181,600	51,301	576,039	33

NUMBER OF MEMBERS BY PROVINCES 1925-1926

1	2	3	4	5	6	7
Madras	42·3	13,042	9,617	548,568	197,121	745,689
Bombay	19·3	10,075	800	271,765	166,460	438,225
Bengal	46·7	15,233	212	316,760	129,831	446,591
Bihar and Orissa	34·0	9,554	8,454	177,136	21,262	198,398
United Provinces	45·4	11,670	41	144,384	14,335	158,719
Punjab	20·7	30,509	—	344,965	54,501	399,466
Burma	11·7	6,420	5,648	103,936	31,260	135,196
Central Provinces and Berar	13·9	78,416	5,064	61,647	7,576	69,223
Assam	7·6	1,200	—	36,927	8,460	45,387
North-West Frontier Province	2·3	27	—	212	126	338
Coorg	0·2	206	116	9,125	1,518	10,643
Ajmer-Merwara	0·5	1,659	137	10,020	5,289	15,309
Hyderabad Administered Area	0·1	—	—	—	1,889	1,889
Delhi	0·5	363	—	3,813	201	4,014
Total (British India)	245·2	178,374	30,089	2,029,258	639,829	2,669,087
Mysore	6·0	2,359	—	51,160	41,773	92,933
Baroda	2·1	1,129	—	17,806	5,873	23,679
Hyderabad	12·5	3,902	—	34,353	13,270	47,623
Bhopal	0·7	2,103	271	13,446	—	13,446
Gwalior	3·2	5,830	—	42,536	641	43,177
Indore	1·1	1,268	—	5,257	1,675	6,932
Kashmir	3·3	2,239	—	29,488	1,307	30,795
Travancore	4·0	726	845	95,030	19,995	115,025
Cochin	1·0	—	—	9,565	5,763	15,328
Total (Indian States)	33·9	19,556	1,116	298,641	90,297	388,938
Grand Total	279·1	197,930	31,205	2,327,899	730,126	3,058,025

AND CENTRAL BANKS 1925-1926

PROVINCIAL BANKS

12	13	14	15	16	17	18	19
Rs.	Rs	Rs	Rs	Rs	Rs	Rs	
4,307,566	183,394	6,110,347	1,539,510	—	53,003,247	—	Madras
9,994,875	—	8,054,101	—	41,751,507	11,553,355	—	Bombay
3,275,623	—	4,384,834	9,724,963	2,204,345	26,349,796	12,185	Bengal
1,683,473	32,546	3,034,598	4,936,933	17,448	8,372,254	—	Bihar and Orissa
353,418	—	910,500	4,067,570	—	710,788	—	Punjab
6,591,788	—	9,432,875	2,243,177	172,282	8,398,881	—	Burma
2,052,190	2,200	2,645,338	4,064,798	24,447	6,460,732	—	Central Provs and Berar
64,072	—	193,655	23,768	181	49,096	—	Assam
28,323,005	218,140	34,816,248	26,600,719	44,170,210	114,898,149	12,185	Total (British India)
20,820,193	194,405	32,404,431	15,399,970	43,574,579	90,412,966	—	Total (previous year)
79,550	—	635,757	—	—	463,949	—	Mysore
108,647	—	572,061	—	150,423	142,383	—	Previous year
28,402,555	218,140	35,452,005	26,600,719	44,170,210	115,362,098	12,185	Grand total
20,928,840	194,405	32,976,492	15,399,970	43,725,002	90,555,349	—	Grand total (prev year)

CENTRAL BANKS

12	13	14	15	16	17	18	19
15,201,984	564,108	33,626,878	4,456,480	5,577,168	45,375,833	—	Madras
40,267,375	709,076	12,670,110	19,415,379	6,341,966	23,731,861	81	Bombay
20,562,306	1,276	21,378,107	3,790,422	495,577	[illegible]	[illegible]	[illegible]
4,372,514	—	14,998,070	4,313,435	145,704			
4,047,498	14,232	6,183,667	141,665	476,184			
12,957,003	207,250	32,220,247	9,384,194	2,813,065			
8,490,359	3,305	6,331,359	1,809,550	1,665,707			
7,159,302	40,362	13,461,969	2,443,780	550,741			
183,723	3,155	818,851	87,819	24,101			
10,125	—	26,175	—	800			
665,842	259,949	1,579,442	50,966	47,270			
288,636	—	733,092	—	261			
57,570	385	115,393	—	1 263			
114,264,239	1,803,098	144,143,360	45,893,690	18,139,807	140,911,500	290,113	Total (British India)
84,218,897	1,827,566	122,315,448	32,199,559	13,490,290	106,187,302	505,647	Total (previous year)
29,413	781,133	476,945	—	5,699	930,303	—	Mysore
517,455	400	730,696	—	164,271	542,009	6,261	Baroda
635,920	1,584	5,267,801	243,645	62,781	1,947,865	—	Hyderabad
334,265	6,987	505,274	460,523	21,294	8,609	148	Bhopal
1,552,044	649,604	2,746,135	—	125,877	1,564,876	—	Gwalior
281,390	—	1,153,552	—	281,390	1,172,381	—	Indore
713,840	—	1,626,484	184,320	73,056	407,112	938	Kashmir
81,199	38,727	484,650	—	10,189	367,763	—	Travancore
177,165	—	318,356	8,556	34,855	193,659	2,135	Cochin
4,322,691	1,478,435	13,309,893	897,044	779,412	7,134,577	9,482	Total (Indian States)
4,845,116	781,412	10,342,039	693,248	449,880	4,646,384	13,240	Total (previous year)
118,586,930	3,281,533	157,453,253	46,790,734	18,919,219	148,046,077	299,595	Grand total
89,064,831	2,608,978	132,657,487	32,891,807	13,940,170	110,833,686	518,887	Grand total (prev. year)

OPERATIONS OF PROVINCIA

PROVINCIAL BANKS

1	2	3	4	5	6	7	8	9	10	11
	No	No.	No	No.	No.	No.	No.	Rs.	Rs.	Rs.
Madras	1	187	61	31	—	—	—	423,287	2,019,000	436,2
Bombay	1	821	574	18	—	—	556	3,400,000	11,775,633	3,330,0
Bengal	1	—	136	94	1	27	14	—	4,110,099	—
Bihar and Orissa	1	24	62	53	7	2	—	37,614	1,724,718	36,6
Punjab	1	—	7,180	101	6,076	88	15	—	1,009,930	—
Burma	1	242	2,488	8	2,438	33	9	—	7,239,051	—
Central Provs and Berar	1	18	2,188	35	—	—	—	5,255	2,889,782	4,86
Assam	1	30	31	14	—	15	2	—	113,869	—
Total (British India)	8	1,322	12,720	354	9,422	165	596	3,866,156	30,882,082	3,807,77
Total (previous year)	8	1,463	10,294	295	7,310	104	40	5,292,123	23,897,553	7,064,27
Mysore	1	356	563	6	465	92	—	—	176,073	—
Previous year	1	395	527	6	432	89	—	—	206,894	—
Grand total	9	1,678	13,283	360	9,887	257	596	3,866,156	31,058,155	3,807,77
Grand total (previous year)	9	1,858	10,821	301	7,742	193	40	5,292,123	24,104,447	7,064,27

CENTRAL BANKS

1	2	3	4	5	6	7	8	9	10	11
Madras	31	2,907	9,887	—	8,639	837	411	1,571,861	18,087,977	1,462,791
Bombay	19	5,479	3,201	20	2,945	180	56	728,595	41,323,798	922,487
Bengal	98	3,945	11,152	3	10,703	256	189	—	24,119,460	203
Bihar and Orissa	58	2,525	6,943	—	6,486	279	177	—	6,853,279	—
United Provinces	72	5,686	5,984	11	5,753	200	20	4,725	4,219,193	2,814
Punjab	111	2,751	20,578	154	19,603	767	54	329,551	19,228,003	321,430
Burma	23	1,653	2,037	1	2,027	7	2	3,300	9,729,050	110
Central Provs and Berar	36	72,055	4,155	—	4,016	27	77	98,434	8,644,905	99,723
Assam	16	454	685	—	676	6	3	276	415,443	520
N W Frontier Province	1	18	9	—	9	—	—	—	36,300	—
Ajmer-Merwara	7	1,002	657	—	580	46	5	531,827	728,571	469,403
Delhi	1	20	343	—	337	6	—	—	423,524	—
Coorg	1	39	167	—	157	9	1	585	98,070	932
Total (British India)	474	98,534	65,798	189	61,931	2,620	995	3,269,154	133,907,573	3,280,413
Total (previous year)	467	103,089	57,813	156	54,398	2,272	922	4,506,633	101,311,149	5,921,684
Mysore	16	1,035	405	—	378	27	—	311,471	8,725	297,554
Baroda	5	563	566	—	495	621	—	400	776,703	4,000
Hyderabad	22	1,779	2,123	—	1,943	127	53	1,884	1,424,009	300
Bhopal	24	1,177	926	—	825	8	93	—	404,036	933
Gwalior	—	3,532	2,298	—	2,260	38	—	732,351	2,198,827	122,494
Indore	5	985	283	—	257	19	—	—	369,689	—
Kashmir	10	576	1,663	4	1,577	81	1	—	1,026,218	—
Travancore	1	278	448	—	376	62	10	29,959	176,200	28,699
Cochin	1	—	—	—	—	—	—	—	86,093	—
Total (Indian States)	84	9,825	8,712	4	8,111	423	157	1,076,065	6,470,500	453,980
Total (previous year)	79	9,257	7,547	1	7,138	269	135	339,381	5,868,997	317,025
Grand total	558	108,459	74,510	193	70,042	3,043	1,152	4,345,219	140,378,073	3,734,393
Grand total (previous year)	546	112,346	65,360	157	61,536	2,541	1,057	4,846,014	107,180,146	6,238,709

AND CENTRAL BANKS 1925-1926

PROVINCIAL BANKS

12	13	14	15	16	17	18	19
Rs.	Rs	Rs	Rs	Rs	Rs	Rs	
4,307,566	183,394	6,110,347	1,539,510	—	53,003,247	—	Madras
9,994,875	—	8,054,101	—	41,751,507	11,553,355	—	Bombay
3,275,623	—	4,384,834	9,724,963	2,204,345	26,349,796	12,185	Bengal
1,683,473	32,546	3,034,598	4,936,933	17,448	8,372,254	—	Bihar and Orissa
353,418	—	910,500	4,067,570	—	710,788	—	Punjab
6,591,788	—	9,432,875	2,243,177	172,282	8,398,881	—	Burma
2,052,190	2,200	2,645,338	4,064,798	24,447	6,460,732	—	Central Provs and Berar
64,072	—	193,655	23,768	181	49,096	—	Assam
28,323,005	218,140	34,816,248	26,600,719	44,170,210	114,898,149	12,185	Total (British India)
20,820,193	194,405	32,404,431	15,399,970	43,574,579	90,412,966	—	Total (previous year)
79,550	—	635,757	—	—	463,949	—	Mysore
108,647	—	572,061	—	150,423	142,383	—	Previous year
28,402,555	218,140	35,452,005	26,600,719	44,170,210	115,362,098	12,185	Grand total
20,928,840	194,405	32,976,492	15,399,970	43,725,002	90,555,349	—	Grand total (prev year)

CENTRAL BANKS

12	13	14	15	16	17	18	19
15,201,984	564,108	33,626,878	4,456,480	5,577,168	45,375,833	—	Madras
40,267,375	709,076	12,670,110	19,415,379	6,341,966	23,731,861	81	Bombay
20,562,306	1,276	21,378,107	3,790,422	495,577	[illegible]	[illegible]	[illegible]
4,372,514	—	14,998,070	4,313,435	145,704			
4,047,498	14,232	6,183,667	141,665	476,184			
12,957,003	207,250	32,220,247	9,384,194	2,813,065			
8,490,359	3,305	6,331,359	1,809,550	1,665,707			
7,159,302	40,362	13,461,969	2,443,780	550,741			
183,725	3,155	818,851	87,819	24,101			
10,125	—	26,175	—	800			
665,842	250,949	1,579,442	50,966	47,270			
288,636	—	733,092	—	261			
57,570	395	115,393	—	1,263			
114,264,239	1,803,098	144,143,360	45,893,690	18,139,807	140,911,500	290,113	Total (British India)
84,218,897	1,827,566	122,315,448	32,199,559	13,490,290	106,187,302	505,647	Total (previous year)
29,413	781,133	476,945	—	5,699	930,303	—	Mysore
517,455	400	730,696	—	164,271	542,009	6,261	Baroda
635,920	1,584	5,267,801	243,645	62,781	1,917,865	—	Hyderabad
334,265	6,987	505,274	460,523	21,294	8,609	148	Bhopal
1,552,044	649,604	2,746,135	—	125,877	1,364,876	—	Gwalior
281,330	—	1,153,552	—	281,390	1,172,381	—	Indore
713,840	—	1,626,484	184,320	73,056	407,112	938	Kashmir
81,199	38,727	484,650	—	10,189	367,763	—	Travancore
177,165	—	318,356	8,556	34,855	193,659	2,135	Cochin
4,322,691	1,478,435	13,309,893	897,044	779,412	7,134,577	9,482	Total (Indian States)
4,845,116	781,412	10,342,039	693,248	449,880	4,646,384	13,240	tal (previo)
118,586,930	3,281,533	157,453,253	46,790,734	18,919,219	148,046,077	299,595	total
89,064,831	2,608,978	132,657,487	32,891,807	13,940,170	110,833,686	518,887	total (

OPERATIONS OF PROVINCIAL AND

PROVINCIAL BANKS

20	21	22	23	24	25	26	27
	Rs.	Rs.	Rs	Rs.	Rs.	Rs.	Rs.
Madras	—	53,190	592,470	194,145	3,126,867	—	9,261,207
Bombay	—	156,157	965,470	2,947,640	3,630,260	501,730	3,993,035
Bengal	—	—	698,425	670,978	1,587,192	—	4,429,826
Bihar and Orissa	—	17,424	340,000	33,845	1,043,636	—	3,099,317
Punjab	—	8,257	414,773	—	1,441,666	—	727,761
Burma	—	121,945	661,450	244,326	640,935	—	10,019,082
Central Prov. and Berar	—	25,374	605,860	68,914	4,020,266	—	3,257,169
Assam	—	1,592	44,450	14,483	15,916	20,000	103,870
Total (British India)	—	383,939	4,322,898	4,174,331	15,106,738	521,730	24,891,267
Total (previous year)	—	348,988	3,726,020	5,868,399	8,325,020	637,840	29,116,600
Mysore	—	8,723	151,373	—	—	—	623,230
Previous year	—	5,647	147,960	28,750	—	—	457,427
Grand total	—	392,662	4,474,271	4,174,331	15,106,738	521,730	25,514,497
Grand total (prev. year)	—	354,635	3,873,980	5,897,149	8,325,020	637,840	29,574,027

CENTRAL BANKS

20	21	22	23	24	25	26	27
Madras	—	170,914	4,023,256	4,514,665	6,390,061	—	23,692,808
Bombay	—	133,589	2,052,278	1,390,337	1,634,354	—	12,426,819
Bengal	—	339,882	2,957,796	339,381	4,937,151	—	15,386,865
Bihar and Orissa	144	358,269	1,478,848	207,523	3,312,647	24,218	11,592,951
United Provinces	—	257,183	2,196,381	324,738	309,608	26,900	4,629,523
Punjab	152,782	173,777	2,284,776	3,024,394	6,717,577	401,290	26,732,357
Burma	—	84,001	1,295,570	333,196	1,189,023	—	3,360,084
Central Prov. and Berar	—	160,018	2,017,887	2,587,359	2,631,332	1,943	9,564,847
Assam	—	9,628	92,465	59,513	125,121	—	590,271
N.W. Frontier Province	—	—	5,250	800	—	20,000	100
Ajmer-Merwara	111,489	11,894	241,721	44,785	27,073	44,229	1,527,001
Delhi	—	—	26,150	62	42,000	—	776,432
Coorg	—	478	12,870	2,363	—	800	106,561
Total (British India)	264,415	1,699,633	18,685,248	12,829,116	27,315,947	519,380	110,386,619
Total (previous year)	443,718	1,440,752	16,693,160	10,673,310	25,239,278	444,265	87,983,133
Mysore	—	13,332	380,357	21,212	32,566	—	1,061,390
Baroda	—	10,717	148,123	131,558	—	162,579	642,410
Hyderabad	—	28,610	978,977	96,327	939,922	594,477	2,903,625
Bhopal	—	8,791	72,788	67,567	—	288,042	514
Gwalior	—	96,655	528,299	379,641	—	2,798,847	169,028
Indore	—	13,684	135,260	—	—	248,452	896,536
Kashmir	—	14,862	223,800	47,600	128,171	503,450	859,963
Travancore	—	2,200	36,600	39,823	—	182,737	307,023
Cochin	—	188	25,570	52,386	—	25,000	301,103
Total (Indian States)	—	189,039	2,529,774	836,114	1,100,659	4,803,584	7,231,592
Total (previous year)	—	165,077	2,247,272	624,336	915,694	3,252,496	5,921,975
Grand total	2,644,415	1,888,672	21,215,022	13,665,230	28,416,606	5,322,964	117,618,211
Grand total (prev. year)	443,718	1,605,829	18,940,432	11,297,646	26,155,072	3,696,761	93,905,108

* Working capital is taken to be

CENTRAL BANKS 1925-1926—*Continued*

PROVINCIAL BANKS

28	29*	30	31	32	33	34	35
Rs.	Rs.	Rs.	*Per Cent*	*Per Cent*	*Per Cent*	Rs	
630,453	13,805,142	+191,638	9	2 to 5	7 to 7½	—	Madras
413,354	12,031,459	+104,345	8	4 to 6¼	6¼ to 8	—	Bombay
144,109	7,530,530	+145,645	6½	3 to 6½	7 and 7½	698,425	Bengal
200,360	4,717,158	+40,208	6	2 to 7	7 to 8	860,000	Bihar and Orissa
—	2,584,200	+11,327	—	6	7	331,227	Punjab
853,349	12,419,142	—	6	7½	10	1,250	Burma
337,207	8,280,416	+62,014	6	2 to 8	7 to 7½	2,850	Central Prov and Berar
4,136	202,855	+4,920	6½ and 8	4 to 8	8½ to 11	44,450	Assam
2,582,968	61,599,932	+560,306	—	—	—	1,938,202	Total (British India)
1,999,866	49,673,745	+595,357	—	—	—	2,366,220	Total (previous year)
46,932	821,532	+20,782	6½ to 7½	7	9½	81,926	Mysore
88,593	722,730	+15,292	7 to 7½	—	9 to 12	180,240	Previous year
2,629,900	62,421,464	+581,088	—	—	—	2,020,128	Grand total
2,088,459	50,396,475	+610,649	—	—	—	2,546,460	Grand total (prev. year)

CENTRAL BANKS

28	29*	30	31	32	33	34	35
1,126,186	39,746,976	+723,111	9	2 to 7½	7 to 8½	775,635	Madras
337,969	17,841,757	+264,313	6 and 7	2 to 7¼	8	—	Bombay
1,320,276	24,941,469	+482,934	6¼	8	11	2,861,457	Bengal
628,447	17,244,634	+351,931	6¼ and 9⅜	8	12½	1,132,302	Bihar and Orissa
1,162,029	8,649,179	+347,293	7	7	12	2,449,340	United Provinces
1,341,294	40,501,688	+492,828	8	7½	9	1,530,710	Punjab
324,571	6,502,444	+129,191	8	9	10	—	Burma
1,866,330	18,669,698	+413,778	6 and 7	4 to 7½	9 to 12	3,363	Central Prov. and Berar
28,317	895,687	+20,621	7½ and 12½	6¼ to 9	10½ and 11	94,337	Assam
—	26,150	−18	—	6	8	100,000	N.W Frontier Province
226,891	2,111,700	+29,447	8	6 to 7	9	—	Ajmer Merwara
9,536	854,180	+8,985	8	7	9	—	Delhi
507	123,101	+1,587	5	6¼	8¼	—	Coorg
8,372,353	178,108,663	+3,266,001	—	—	—	8,947,231	Total (British India)
7,029,890	148,063,136	+2,819,566	—	—	—	8,282,026	Total (previous year)
212,667	1,708,192	+58,388	6¼ and 7½	7½	7½ to 11	86,439	Mysore
52,006	1,136,676	+18,813	7	4½ to 6	7½	92,132	Baroda
247,661	5,850,989	+126,818	10	6 to 8	9	3,521,023	Hyderabad
69,397	498,308	+111,777	10	—	6 and 9	157,342	Bhopal
275,680	4,151,495	+84,012	9	6	12	—	Gwalior
137,792	1,418,040	+31,153	9 to 12	6	9	—	Indore
93,334	1,856,318	+35,691	10	6 to 7½	9	639,800	Kashmir
12,978	579,161	+ 8,792	9	6 to 7½	8¼ and 8¾	152,600	Travancore
21,256	425,315	+10,450	—	—	—	—	Cochin
1,122,771	17,624,494	+485,894	—	—	—	4,649,336	Total (Indian States)
911,617	13,873,390	+442,400	—	—	—	2,872,577	Total (previous year)
9,495,124	195,733,157	+3,751,895	—	—	—	13,596,570	Grand total
7,941,507	161,936,526	+3,261,966	—	—	—	1,154,603	Grand total (prev. year)

the total of columns 23-28

OPERATIONS OF AGRICULTURA

1	2	3	4	5	6	7	8	9	10
	No.	No	No.	No.	No.	No.	No.	Rs	Rs.
Madras	(a) 35 (b) 9,787	(a) 98	—	(a) 5	(a) 40 (b) 210	10,175	548,527	16,758,213	35,8
Bombay	(a) 3 (b) 3,612	(a) 70 (b) 17	(a) 1 (b) 18	(a) 73 (b) 5	(a) 55 (b) 14	3,868	271,273	26,897,752	284,4
Bengal	(b) 11,136	(a) 53	(a) 350	(a) 76 (b) 2	(a) 21 (b) 1	11,639	316,760	12,288,148	1,872,6
Bihar and Orissa	(a) 86 (b) 6,494	(a) 8 (b) 1	—	(a) 18 (b) 1	—	6,608	177,136	5,638,453	5,6
United Provinces	(b) 5,894	(a) 1	—	(a) 2 (b) 1	(a) 1	5,899	144,384	4,493,136	421,4
Punjab	(a) 9 (b) 12,107	(a) 12	(a) 168	(a) 71	(a) 250	12,617	344,965	19,273,133	1,726,1
Burma	(b) 4,032	(a) 21	(a) 6	(a) 62	—	4,121	98,529	8,159,479	1,920,55
Central Provinces and Berar	(b) 4,071	(a) 9	(a) 9	(a) 1	—	4,090	61,647	6,415,008	415,20
Assam	(b) 883	—	—	—	—	883	36,927	630,079	31,40
North-West Frontier Province	(b) 9	—	—	—	—	9	212	9,168	25
Coorg	(a) 61 (b) 132	—	—	—	—	193	9,125	216,547	—
Ajmer-Merwara	(b) 468	—	(a) 9	(a) 1	(a) 8	486	10,020	214,027	15,91
Delhi	(b) 199	—	—	—	—	199	3,813	221,328	2
Total (British India)									[illegible]
Total (previous year)									
Mysore	(a) 58 (b) 1,115	(a) 27 (b) 17	(a) 1	(a) 4 (b) 1	(a) 48 (b) 7	1,278	51,160	963,353	—
Baroda	(a) 4 (b) 607	(a) 14	(a) 2 (b) 1	(a) 4 (b) 1	(b) 25	658	17,806	1,738,535	20,67
Hyderabad	(b) 1,587	—	—	—	—	1,587	34,353	689,511	93,33
Bhopal	(b) 951	—	—	—	—	951	13,446	409,011	—
Gwalior	—	—	—	—	—	2,492	42,536	2,026,937	—
Indore	(b) 258	—	—	—	—	258	5,257	448,141	—
Kashmir	(b) 1,545	—	—	—	—	1,545	29,488	819,889	18,493
Travancore	(a) 115 (b) 954	(a) 1	—	—	(a) 1	1,071	95,030	1,171,302	120
Kochin	(b) 106	—	—	—	—	106	9,565	360,918	—
Total (Indian States)	(a) 177 (b) 7,123	(a) 42 (b) 17	(a) 3 (b) 1	(a) 8 (b) 2	(a) 49 (b) 32	9,946	298,641	8,627,597	132,62
Total (previous year)	(a) 51 (b) 5,510	(a) 35 (b) 15	(a) 1 (b) 1	(a) 1 (b) 2	(a) 37 (b) 53	7,888	176,168	5,627,200	133,109
Grand total	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]642,068	6,862,066
Grand total (previous year)								13,245	5,093,281

SOCIETIES DURING 1925-1926

11	12	13	14	15	16	17	18	19
Rs.	Rs.	Rs.	Rs	Rs	Rs.	Rs.	Rs.	
13,096,723	66,836	35,116,401	10,842,813	74,340	1,201,509	13,663,818	379,174	Madras
20,950,650	508,689	28,218,431	4,594,895	219,454	5,827,000	14,647,580	300,741	Bombay
8,340,483	1,695,512	21,172,149	5,112,973	590,046	1,386,140	9,843,182	112,616	Bengal
3,615,147	32,935	13,804,037	2,425,417	11,276	261,687	5,134,264	1,726	Bihar and Orissa
3,931,137	385,125	7,040,698	2,211,957	159,200	102,787	3,759,342	201	United Provinces
12,400,233	1,478,833	38,668,139	2,964,672	2,091,522	3,241,796	12,781,214	243,381	Punjab
6,714,459	1,903,017	19,750,414	489,037	319,162	573,012	4,811,138	223,155	Burma
4,686,140	90,414	13,237,959	4,670,394	2,438,844	248,576	5,542,537	—	Central Provinces and Berar
346,598	2,476	1,254,938	263,883	91,584	99,294	398,285	3,761	Assam
510	—	8,658	—	—	—	8,600	300	North-West Frontier Province
151,789	177	367,217	98,651	7,488	6,154	81,840	1,787	Coorg
97,568	14,256	1,654,877	17,817	8,926	61,898	166,847	30,395	Ajmer-Merwara
112,795	69	467,185	60,343	21	8,368	210,775	—	Delhi
74,444,232	6,178,339	180,761,103	33,752,852	6,011,863	13,018,311	71,049,422	1,297,040	Total (British India)
63,601,530	4,313,399	158,521,930	29,943,822	5,133,326	9,823,343	61,624,723	1,355,439	Total (previous year)
897,254	—	2,342,900	874,198	—	150,048	198,632	880	Mysore
1,351,290	225,718	1,796,925	256,495	9,266	430,574	898,574	—	Baroda
245,726	57,350	5,177,182	—	159,846	8,224	607,059	737	Hyderabad
342,459	—	627,895	414,359	—	—	409,011	—	Bhopal
1,253,722	9,413	3,010,643	645,269	—	22,920	2,027,429	—	Gwalior
269,008	—	1,702,584	—	—	4,861	358,641	—	Indore
337,265	11,499	2,448,464	295,616	17,652	25,973	788,728	—	Kashmir
757,568	527	1,263,393	25,166	290	11,888	102,942	2,725	Travancore
315,316	—	266,747	96,532	—	71,170	69,827	781	Kochin
5,769,608	304,507	18,636,733	2,607,635	187,054	725,658	5,460,843	5,123	Total (Indian States)
4,486,549	198,771	14,350,126	2,392,644	144,446	524,016	4,139,030	5,831	Total (previous year)
80,213,840	6,482,846	199,397,836	36,360,487	6,198,917	13,743,969	76,510,265	1,302,163	Grand total
68,088,079	4,512,170	172,872,056	32,336,466	5,277,772	10,347,359	65,763,753	1,361,270	Grand total (previous year)

OPERATIONS OF AGRICULTURA

20	21	22	23	24	25	26	27	28
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs	Rs.	Rs
Madras	195,527	8,601	291,301	5,214,397	712,346	1,061,280	69,495	30,647,01
Bombay	318,267	1,614,420	471,445	1,466,672	6,930,626	3,803,268	275,211	15,851,92
Bengal	1,493,765	1,082,531	422,261	2,309,443	1,209,217	1,213,861	127,748	18,003,72
Bihar and Orissa ..	22,705	2,849	123,075	735,692	336,618	190,404	7,792	13,294,10
United Provinces .	5,036	2,076	129,507	1,098,218	84,887	108,612	5,791	4,933,22
Punjab	2,472,299	3,951,775	320,882	6,063,381	2,480,033	2,060,033	464,126	23,019,71
Burma	120,177	46,745	618,668	4,116,583	606,933	134,492	470,611	10,999,95
Central Provinces and Berar	28,740	3,126	16,308	51,035	316,538	196,911	1,924	12,645,35
Assam	—	—	16,978	55,635	142,280	110,489	59,496	836,93
North-West Frontier Province	—	—	—	678	—	—	—	8,60
Coorg	—	—	11,320	129,793	12,874	23,199	8,233	100,83
Ajmer-Merwara .	—	51	12,546	251,872	14,107	40,536	24,163	1,072,91
Delhi	—	—	1,266	45,207	1,337	8,306	—	309,65
Total (British India)	4,656,516	6,712,174	2,435,557	22,438,606	12,847,796	8,951,391	1,514,590	131,713,96
Total (previous year)	4,566,108	6,010,514	2,024,260	19,600,853	10,832,024	8,303,270	1,397,182	112,615,13
Mysore	24,108	18,153	21,913	1,004,037	148,570	83,802	—	902,21
Baroda .. .	12,718	6,386	32,756	45,167	325,352	401,015	—	820,69
Hyderabad . ..	—	—	18,601	1,443,039	9,536	18,503	5,727	3,699,05
Bhopal	114	—	—	29,259	28	—	—	499,39
Gwalior	—	—	23,527	411,694	66,646	264	—	—
Indore	—	—	1,562	—	53,197	—	—	1,102,90
Kashmir	—	—	17,457	699,837	16,858	6,787	272	1,358,01
Travancore	3,078	—	33,761	804,966	71,189	15,155	—	365,17
Kochin	—	12	9,740	32,717	110,791	45,347	2,203	190,37
Total (Indian States)	40,018	24,551	159,317	4,740,716	802,167	570,873	8,202	8,937,823
Total (previous year)	33,944	44,566	100,420	3,336,862	562,184	485,244	5,093	7,466,151
Grand total	4,696,534	6,736,725	2,594,874	27,179,322	13,649,963	9,522,264	1,522,792	140,651,785
Grand total (previous year	4,600,052	6,055,080	2,124,680	22,937,715	11,394,208	8,788,514	1,402,275	120,081,283

* Working capital is taken to

SOCIETIES DURING 1925-1926—*Continued*

29	30	31*	32	33	34	35	36
Rs.	Rs.	Rs.	Rs	*Per Cent.*	*Per Cent.*	*Per Cent.*	
725,955	2,314,964	40,745,454	+2,794,283	6¼	7½ to 8½	9⅜ to 11	Madras
131,513	3,016,956	31,476,171	+236,645	6¼ and 9⅜	6¼	9⅜	Bombay
41,246	3,818,512	26,723,754	+889,591	6¼ and 9⅜	9⅜ and 11	15⅝	Bengal
114	1,099,816	16,264,536	+332,430	9⅜	12½	15⅝	Bihar and Orissa
—	1,711,577	8,842,305	+324,910	—	12	15	United Provinces
993,231	8,810,321	43,890,840	+1,714,778	10	9	12½	Punjab
1,153,664	4,898,587	22,380,829	+529,714	—	10	15	Burma
16,710	2,536,025	15,664,502	+400,852	12	10	12 and 15	Central Provinces and Berar
—	325,611	1,530,443	+66,761	—	—	—	Assam
—	—	9,278	+111	—	8	12½	North-West Frontier Province
3,575	111,785	390,297	+27,612	10	6¼ and 8¼	12½	Coorg
—	335,012	1,738,604	+66,227	6 to 10	9	12	Ajmer-Merwara
—	25,997	480,503	+15,204	—	9	12½	Delhi
3,066,008	29,605,163	210,137,516	+7,399,118	—	—	—	Total (British India)
2,487,375	25,503,441	180,739,277	+6,470,920	—	—	—	Total (previous year)
73,225	543,144	2,754,990	+125,952	—	—	—	Mysore
8,625	454,855	2,055,712	+61,359	—	6 to 7½	9⅜	Baroda
464	1,330,548	6,506,874	+203,028	—	9	12½	Hyderabad
48,845	196,296	773,821	+39,731	—	9	12	Bhopal
—	413,880	892,484	+133,505	—	12	15	Gwalior
1,111	443,035	1,600,250	+99,767	—	9	12 to 15	Indore
—	487,000	2,838,767	+147,247	—	9	12½	Kashmir
—	75,111	1,331,593	+71,316	7½	8¾	10½	Travancore
—	73,060	454,489	+18,685	—	6 to 9	9⅜ to 12½	Kochin
132,270	4,016,929	19,208,980	+900,590	—	—	—	Total (Indian States)
100,805	3,377,366	15,333,705	+772,555	—	—	—	Total (previous year)
3,198,278	33,622,092	229,346,496	+8,299,708	—	—	—	Grand total
2,588,180	28,880,807	196,072,982	+7,243,475	—	—	—	Grand total (previous year)

be the total of columns 24-30.

OPERATIONS OF AGRICULTURAL

20	21	22	23	24	25	26	27	28
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras	195,527	8,601	291,301	5,214,397	712,346	1,061,280	69,495	30,647,017
Bombay ..	318,267	1,614,420	471,445	1,466,672	6,930,626	3,803,268	275,211	15,851,925
Bengal	1,493,765	1,082,531	422,261	2,309,443	1,209,217	1,213,861	127,748	18,003,727
Bihar and Orissa .	22,705	2,849	123,075	735,692	336,618	190,404	7,792	13,294,100
United Provinces	5,036	2,076	129,507	1,098,218	84,887	108,612	5,791	4,933,220
Punjab	2,472,299	3,951,775	320,882	6,063,381	2,480,033	2,060,033	464,126	23,019,713
Burma	120,177	46,745	618,668	4,116,583	606,933	134,492	470,611	10,999,959
Central Provinces and Berar	28,740	3,126	16,308	51,035	316,538	196,911	1,924	12,545,359
Assam	—	—	16,978	55,635	142,280	110,489	59,496	836,932
North-West Frontier Province	—	—	—	678	—	—	—	8,600
Coorg	—	—	11,320	129,793	12,874	23,199	8,233	100,839
Ajmer-Merwara ..	—	61	12,546	251,872	14,107	40,536	24,163	1,072,914
Delhi	—	—	1,266	45,207	1,337	8,306	—	399,656
Total (British India)	4,656,516	6,712,174	2,435,557	22,438,606	12,847,796	8,951,391	1,514,590	131,713,962
Total (previous year)	4,566,108	6,010,514	2,024,260	19,600,853	10,832,024	8,303,270	1,397,182	112,615,132
Mysore	24,108	18,153	21,913	1,004,037	148,570	83,802	—	902,212
Baroda	12,718	6,386	32,756	45,167	325,352	401,015	—	820,698
Hyderabad	—	—	18,601	1,443,039	9,536	18,503	5,727	3,699,057
Bhopal	114	—	—	29,259	28	—	—	499,393
Gwalior	—	—	23,527	411,694	66,646	264	—	—
Indore	—	—	1,562	—	63,197	—	—	1,102,907
Kashmir	—	—	17,457	699,837	16,858	6,787	272	1,358,013
Travancore	3,078	—	33,761	804,966	71,189	15,155	—	365,172
Kochin	—	12	9,740	32,717	110,791	45,347	2,203	190,371
Total (Indian States)	40,018	24,551	159,317	4,740,716	802,167	570,873	8,202	8,937,823
Total (previous year)	33,944	44,566	100,420	3,336,862	562,184	485,244	5,093	7,466,151
Grand total	4,696,534	6,736,725	2,594,874	27,179,322	13,649,963	9,522,264	1,522,792	140,651,785
Grand total (previous year	4,600,052	6,055,080	2,124,680	22,937,715	11,394,208	8,788,514	1,402,275	120,081,283

* Working capital is taken to

SOCIETIES DURING 1925-1926—*Continued*

29	30	31*	32	33	34	35	36
Rs.	Rs	Rs	Rs	Per Cent	Per Cent	Per Cent	
725,955	2,314,964	40,745,454	+ [illegible]	[illegible]	[illegible]	[illegible]	[illegible]
131,513	3,016,956	31,476,171	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]y
41,246	3,818,512	26,723,754	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
114	1,699,816	16,264,536	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]nd Orissa
—	1,711,577	8,842,305	[illegible]	[illegible]	[illegible]	[illegible]	[illegible] Provinces
993,231	8,810,321	43,890,840	+1,714,778	10	9	12½	Punjab
1,153,664	4,898,587	22,380,829	+529,714	—	10	15	Burma
16,710	2,536,025	15,664,502	+400,852	12	10	12 and 15	Central Provinces and Berar
—	325,611	1,530,443	+66,761	—	—	—	Assam
—	—	9,278	+111	—	8	12½	North-West Frontier Province
3,575	111,785	390,297	+27,612	10	6¼ and 8¼	12½	Coorg
—	335,012	1,738,604	+66,227	6 to 10	9	12	Ajmer-Merwara
—	*25,997*	*480,503*	*+15,204*	—	*9*	*12½*	Delhi
3,066,008	29,605,163	210,137,516	+7,399,118	—	—	—	Total (British India)
2,487,375	25,503,441	180,739,277	+6,470,920	—	—	—	Total (previous year)
73,225	543,144	2,754,990	+125,952	—	—	—	*Mysore*
8,625	454,855	2,055,712	+61,359	—	6 to 7½	9⅜	Baroda
464	1,330,548	6,506,874	+203,028	—	9	12½	Hyderabad
48,845	196,296	773,821	+39,731	—	9	12	Bhopal
—	*413,880*	*892,484*	*+133,505*	—	*12*	*15*	*Gwalior*
1,111	443,035	1,600,250	+99,767	—	9	12 to 15	Indore
—	487,000	2,838,767	+147,247	—	9	12½	Kashmir
—	75,111	1,331,593	+71,316	7½	8¾	10½	Travancore
—	73,060	454,489	+18,685	—	6 to 9	9⅜ to 12½	Kochin
132,270	4,016,929	19,208,980	+900,590	—	—	—	Total (Indian States)
100,805	3,377,366	15,333,705	+772,555	—	—	—	Total (previous year)
3,198,278	33,622,092	229,346,496	+8,299,708	—	—	—	Grand total
2,588,180	28,880,807	196,072,982	+7,243,475	—	—	—	Grand total (previous year)

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OPERATIONS OF NON-AGRICULTURAL

1	2	3	4	5	6	7	8	9	10
	No.	No.	No.	No.	No.	No.	No.	No.	Rs.
Madras	(a) 845 (b) 228	(a) 137 (b) 14	(a) 1	(a) 13 (b) 4	(a) 146 (b) 8	1,396	197,121	14,225,677	243,562
Bombay	(a) 445 (b) 31	(a) 48	—	(a) 49 (b) 45	(a) 53	671	166,460	20,464,232	1,830,791
Bengal	(a) 277 (b) 12	(a) 57	—	(a) 24 (b) 368	(a) 285 (b) 9	1,032	129,831	13,229,497	680,283
Bihar and Orissa ..	(a) 80 (b) 57	(a) 22 (b) 8	(b) 3	(a) 17 (b) 113	(b) 54	354	21,262	1,448,010	239
United Provinces ..	(a) 54 (b) 187	(a) 13	—	(a) 3 (b) 4	(a) 2	263	14,335	1,164,312	13,663
Punjab	(a) 43 (b) 564	(a) 23	(a) 5	(a) 1 (b) 127	(a) 1,034	1,797	54,501	2,553,442	800,347
Burma	(a) 172 (b) 19	(a) 6	(a) 3	(a) 15	(a) 3	218	31,260	4,649,833	765,688
Central Provinces and Berar	(a) 12 (b) 20	(a) 9	—	(a) 1 (b) 1	(a) 1	50	7,576	631,742	86,544
Assam	(a) 31	(a) 16	—	—	—	47	8,460	440,469	11,100
N.W. Frontier Province	(a) 1	—	—	—	(a) 5	16	126	3,545	900
Coorg	(a) 11	(a) 1	(b) 1	—	—	13	1,518	81,367	1,200
Ajmer-Merwara ..	(a)* 45 (b) 21	(a) 1 (b) 12	—	—	(a) 16	95	6,289	260,768	60,063
Hyderabad Administ. Area	(a) 3	(a) 4	—	—	(a) 1	8	1,889	208,865	6,708
Delhi	(b) 10	(a) 1	—	—	(a) 2	13	201	4,225	3,840
Total (British India)									28
Total (previous year)									78
Mysore	(a) 174 (b) 10	(a) 58 (b) 4	—	(a) 13 (b) 46	(a) 3	308	41,773	4,453,084	—
Baroda	(a) 14 (b) 49	(a) 4	—	—	(a) 1	68	5,873	347,377	186
Hyderabad	(a) 174 (b) 2	(a) 15 (b) 94	—	(b) 26	(b) 6	317	13,270	1,028,181	126,429
Gwalior	—	—	—	—	—	39	641	112,399	—
Indore	(a) 4 (b) 19	(a) 2	—	—	(a) 3	28	1,675	34,085	—
Kashmir	(b) 67	(a) 14	—	—	—	81	1,307	101,591	1,158
Travancore	(a) 129 (b) 97	(a) 5	—	—	(a) 2	233	19,995	492,357	5,836
Kochin	(b) 32	—	—	—	—	32	5,763	389,427	—
Total (Indian States) ..	(a) 495 (b) 276	(a) 98 (b) 98	—	(a) 13 (b) 72	(a) 8 (b) 6	1,106	90,297	6,958,501	133,009
Total (previous year) .	(a) 343 (b) 132	(a) 88 (b) 77	(a) 1	(a) 11 (b) 47	(a) 2 (b) 4	735	58,938	5,873,586	138,706
Grand total									
Grand total year)									

* Term "Loans overdue" means loans due for payment which have not been

SOCIETIES DURING 1925-1926—*Continued*

11	12	13	14*	15	16	17	18	19
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
12,147,710	394,795	16,151,609	2,760,315	149,733	11,565,872	4,230,101	442,893	Madras
1,402,923	1,806,024	16,239,225	1,413,036	582,336	12,276,052	5,909,473	1,128,331	Bombay
10,600,124	404,752	18,158,931	1,141,206	568,505	671,644	676,948	244,317	Bengal
1,617,077	123,624	2,006,245	424,755	7,743	714,438	676,517	1,490	Bihar and Orissa
1,030,858	15,838	1,176,429	100,813	7,089	613,962	205,011	1,829	United Provinces
3,114,477	437,813	3,503,994	111,254	602,268	2,216,551	1,144,050	99,548	Punjab
4,293,374	753,621	4,961,468	69,408	312,842	2,121,620	727,928	248,086	Burma
500,807	79,970	499,615	11,814	56,389	480,901	34,599	1,500	Central Provinces and Berar
372,520	27,191	799,524	91,046	108,020	324,622	12,300	14,129	Assam
832	300	2,713	—	600	899	—	—	N.W. Frontier Prov.
68,505	4,203	66,144	18,337	2,203	4,827	17,800	—	Coorg
190,226	35,577	274,040	11,396	43,636	124,969	160,028	1,053	Ajmer-Merwara
216,558	10,006	248,765	—	6,507	193,515	—	13,601	Hyderabad Ad. Area
4,461	3,014	9,085	2,185	760	2,564	2,815	—	Delhi
35,560,452	4,097,628	64,098,687	6,155,565	2,448,631	31,312,436	13,797,570	2,196,777	Total (British India)
43,493,156	4,473,549	50,685,723	5,084,533	2,430,573	32,257,232	11,372,448	2,975,125	Total (previous year)
4,174,076	—	3,876,405	698,124	—	2,512,000	8,675	3,772	Mysore
362,122	449,206	338,517	28,132	3,201	481,087	91,115	—	Baroda
825,592	35,504	1,285,384	—	167,853	183,555	243,411	18,250	Hyderabad
72,780	520	101,297	15,603	—	1,257	106,010	—	Gwalior
185,948	129,299	216,817	—	—	232,207	20,698	—	Indore
64,600	19	121,882	14,264	1,245	1,115	100,470	—	Kashmir
318,047	2,253	437,699	86,475	5,538	133,074	67,726	6,075	Travancore
357,789	—	293,703	68,242	—	137,944	39,468	10,749	Kochin
6,360,954	616,801	6,671,704	910,840	177,837	3,682,239	680,573	38,846	Total (Indian States)
5,557,404	*570,381*	*5,366,576*	*651,301*	*100,547*	*2,982,588*	*484,221*	*25,038*	Total (previous year)
41,921,406	4,714,429	70,770,391	7,066,405	2,626,468	34,994,675	14,478,143	2,235,623	Grand total
49,020,560	5,013,930	56,032,299	5,735,834	2,531,120	35,239,820	11,856,669	3,000,163	Grand total (previous year)

paid and for which extension has not been granted by a competent authority.

OPERATIONS OF NON-AGRICULTURAL

20	21	22	23	24	25	26	27	28
	Rs	Rs.	Rs.	Rs.	Rs.	Rs	Rs.	Rs.
Madras	2,454,680	43,518	376,657	5,501,688	3,995,105	5,024,005	73,895	2,598,347
Bombay	926,757	472,106	400,709	5,821,824	11,177,303	3,969,454	257,827	999,413
Bengal	643,189	53,922	208,318	3,935,477	4,289,429	5,788,925	113,520	644,296
Bihar and Orissa	917,809	874,719	95,342	653,200	694,974	264,554	3,188	977,576
United Provinces	61,190	2,712	27,653	505,286	237,982	266,068	1,483	196,285
Punjab	627,733	682,304	94,468	1,047,327	1,902,549	1,077,852	121,148	1,232,534
Burma	219,047	164,841	172,217	3,524,147	669,383	775,512	49,540	405,771
Central Provinces and Berar	353,534	—	15,976	245,426	157,183	180,984	6,500	42,519
Assam	375,096	—	26,596	235,908	371,497	489,864	40,345	13,150
North - West Frontier Province	1,273	—	—	3,887	—	2	—	—
Coorg	4,167	—	2,802	44,488	3,673	6,052	398	12,258
Ajmer-Merwara	528,393	500,966	10,414	95,867	85,734	53,770	6,484	104,169
Hyderabad Administered Area	62,578	—	7,303	118,118	100,093	43,714	6,888	—
Delhi	3,836	2,370	42	5,147	1,213	271	—	5,226
Total (British India)	7,179,282	2,797,458	1,438,497	21,737,790	23,686,118	17,941,027	681,216	7,231,544
Total (previous year)	7,468,724	2,820,951	1,421,525	18,791,264	19,218,785	14,097,341	681,461	6,660,618
Mysore	1,026,882	676,999	78,230	1,996,428	942,905	580,608	100,741	20,412
Baroda	54,717	—	10,448	93,114	223,209	199,566	—	52,975
Hyderabad	249,429	—	27,908	837,453	95,551	155,677	32,346	409,586
Gwalior	—	—	375	13,324	2,437	800	—	—
Indore	10,667	7,734	2,833	64,402	155,366	—	24,128	—
Kashmir	—	—	592	27,806	732	1,610	—	86,183
Travancore	153,329	320	18,605	292,668	35,840	—	—	114,109
Kochin	621	—	7,895	133,179	67,932	64,799	16,839	101,784
Total (Indian States)	1,495,645	685,053	146,886	3,458,374	1,523,972	1,003,060	174,054	785,019
Total (previous year)	1,118,549	870,803	124,539	2,855,810	1,417,157	873,440	52,777	512,056
Grand total	8,674,927	3,482,511	1,585,383	25,196,164	25,210,090	18,944,087	855,270	8,016,593
Grand total (previous year	8,587,273	3,691,754	1,546,064	21,647,074	20,635,942	14,970,781	734,238	7,172,674

* Working capital is taken to

SOCIETIES DURING 1925-1926—*Continued*

29	30	31*	32	33	34	35	36
Rs.	Rs	Rs	Rs	*Per Cent.*	*Per Cent.*	*Per Cent.*	
1,042,825	1,101,152	19,337,017	+1,168,064	6 to 9	6¼ to 8	9⅜ to 12½	Madras
2,980,344	1,292,267	26,498,432	+714,194	6¼	6¼	9⅜ and 12	Bombay
11,000	850,946	15,633,593	+548,713	6¼ and 12½	9⅜ and 11	12½ and 15⅝	Bengal
10,125	193,830	2,797,447	+74,726	9⅜	12½	12½ and 15⅝	Bihar and Orissa
—	117,868	1,324,972	+50,127	7½	9	15	United Provinces
342,391	196,654	5,920,455	+117,688	—	8 and 8½	12½	Punjab
101,622	475,822	6,001,797	+285,062	—	—	—	Burma
—	39,991	672,603	+40,389	5½ to 16	10	12	Central Provinces and Berar
—	130,195	1,280,959	+37,800	—	—	—	Assam
—		3,889	+273	—	—	9 and 9⅜	North-West Frontier Province
400	*6,729*	*73,998*	+4,397	*10*	*6¼ and 8¼*	*12½*	Coorg
—	41,224	387,248	+12,104	4 to 10	9	12	Ajmer-Merwara
—	7,723	276,536	+12,826	—	—	—	Hyderabad Administered Area
—	421	12,278	-543	6¼	9	12½	Delhi
4,488,707	4,454,822	80,221,224	+3,065,820	—	—	—	Total (British India)
3,689,020	3,693,491	66,831,980	+2,611,528	—	—	—	*Total (previous year)*
94,982	844,938	4,581,014	+256,710	6¼	9	9 to 12	Mysore
—	36,357	605,221	+17,618	6	4 to 7½	6¼ and 9⅜	Baroda
169,568	107,406	1,807,587	+75,479	10	9	12	Hyderabad
—	8,917	25,478	+4,956	—	—	—	Gwalior
—	22,739	266,635	+11,364	6 to 9	6	6	Indore
—	16,439	132,770	+5,384	—	9	12½	Kashmir
—	26,643	487,753	+31,202	7½	7½ to 8¼	10½	Travancore
8,960	35,717	469,260	+29,323	9	6 to 9	9⅜ to 12½	Kochin
273,510	1,099,156	8,317,175	+532,036	—	—	—	Total (Indian States)
126,911	853,548	6,691,699	+339,847	—	—	—	Total (previous year)
4,762,217	5,553,978	88,538,398	+3,597,856	—	—	—	Grand total
3,815,931	4,547,039	73,523,679	+2,951,375	—	—	—	Grand total (previous year)

be the total of columns 24-30.

OPERATIONS OF NON-AGRICULTURAL

20	21	22	23	24	25	26	27	28
	Rs	Rs	Rs	Rs.	Rs.	Rs	Rs.	Rs.
Madras	2,454,680	43,518	376,657	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Bombay	926,757	472,106	400,709					
Bengal	643,189	53,922	208,318					
Bihar and Orissa	917,809	874,719	95,342					
United Provinces	61,190	2,712	27,653					
Punjab	627,733	682,304	94,468					
Burma	219,047	164,841	172,217					
Central Provinces and Berar	353,534	—	15,976					
Assam	375,096	—	26,596	235,908	371,497	489,864	40,345	13,150
North - West Frontier Province	1,273	—	—	3,887	—	2	—	—
Coorg	4,167	—	2,802	44,488	3,673	6,052	398	12,258
Ajmer-Merwara	528,393	500,966	10,414	95,867	85,734	53,770	6,484	104,169
Hyderabad Administered Area	62,578	—	7,303	118,118	100,093	43,714	6,888	—
Delhi	3,836	2,370	42	5,147	1,213	271	—	5,220
Total (British India)	7,179,282	2,797,458	1,438,497	21,737,790	23,686,118	17,941,027	681,216	7,231,544
Total (previous year)	7,468,724	2,820,951	1,421,525	18,791,264	19,218,785	14,097,341	681,461	6,660,618
Mysore	1,026,882	676,999	78,230	1,996,428	942,905	580,608	100,741	20,412
Baroda	54,717	—	10,448	93,114	223,209	199,566	—	52,975
Hyderabad	249,429	—	27,908	837,453	95,551	155,677	32,346	409,586
Gwalior	—	—	375	13,324	2,437	800	—	—
Indore	10,667	7,734	2,833	64,402	155,366	—	24,128	—
Kashmir	—	—	592	27,806	732	1,610	—	86,183
Travancore	153,329	320	18,605	292,668	35,840	—	—	114,109
Kochin	621	—	7,895	133,179	67,932	64,799	16,839	101,784
Total (Indian States)	1,495,645	685,053	146,886	3,458,374	1,523,972	1,003,060	174,054	785,049
Total (previous year)	1,118,549	870,803	124,539	2,855,810	1,417,157	873,440	52,777	512,056
Grand total	8,674,927	3,482,511	1,585,383	25,196,164	25,210,090	18,944,087	855,270	8,016,593
Grand total (previous year	8,587,273	3,691,754	1,546,064	21,647,074	20,635,942	14,970,781	734,238	7,172,674

* Working capital is taken to

OCIETIES DURING 1925-1926—*Continued*

29	30	31*	32	33	34	35	36
Rs.	Rs.	Rs	Rs	*Per Cent*	*Per Cent*	*Per Cent*	
,042,825	1,101,152	19,337,017	+1,168,064	6 to 9	6¼ to 8	9⅜ to 12½	Madras
,980,344	1,292,267	26,498,432	+714,194	6¼	6¼	9⅜ and 12	Bombay
11,000	850,946	15,633,593	+548,713	6¼ and 12½	9⅜ and 11	12½ and 15⅝	Bengal
10,125	193,830	2,797,447	+74,726	9⅜	12½	12½ and 15⅝	Bihar and Orissa
—	117,868	1,324,972	+50,127	7½	9	15	United Provinces
342,391	196,654	5,920,455	+117,688	—	8 and 8½	12½	Punjab
101,622	475,822	6,001,797	+285,062	—	—	—	Burma
—	39,991	672,603	+40,389	5¼ to 16	10	12	Central Provinces and Berar
—	130,195	1,280,959	+37,800	—	—	—	Assam
—		3,889	+273	—	—	9 and 9⅜	North-West Frontier Province
400	6,729	73,998	+4,397	10	6¼ and 8¼	12½	Coorg
—	41,224	387,248	+12,104	4 to 10	9	12	Ajmer-Merwara
—	7,723	276,536	+12,826	—	—	—	Hyderabad Administered Area
—	421	12,278	-543	6¼	9	12½	Delhi
4,488,707	4,454,822	80,221,224	+3,065,820	—	—	—	Total (British India)
3,689,020	3,693,491	66,831,980	+2,611,528	—	—	—	Total (previous year)
94,982	844,938	4,581,014	+256,710	6¼	9	9 to 12	Mysore
—	36,357	605,221	+17,618	6	4 to 7½	6¼ and 9⅜	Baroda
169,568	107,406	1,807,587	+75,479	10	9	12	Hyderabad
—	8,917	25,478	+4,956	—	—	—	Gwalior
—	22,739	266,635	+11,364	6 to 9	6	6	Indore
—	16,439	132,770	+5,384	—	9	12½	Kashmir
—	26,643	487,753	+31,202	7½	7½ to 8⅜	10½	Travancore
8,960	35,717	469,260	+29,323	9	6 to 9	9⅜ to 12½	Kochin
273,510	1,099,156	8,317,175	+532,036	—	—	—	Total (Indian States)
126,911	853,548	6,691,699	+339,847	—	—	—	Total (previous year)
4,762,217	5,553,978	88,538,398	+3,597,856	—	—	—	Grand total
3,815,931	4,547,039	73,523,679	+2,951,375	—	—	—	Grand total (previous year)

be the total of columns 24-30.

OPERATIONS OF UNIONS DURING 1925-1926

1	2	3	4	5	6	7	8
	No.	No.	No.	Rs.	Rs.	*Per Cent.*	No.
Madras	365	9,617	613,345	50,934,870	245,070	0·5	372
Bombay	87	800	64,844	10,050,291	39,625	0·4	68
Bengal	6	212	7,533	313,524	1,869	0·6	4
Bihar and Orissa	199	8,454	228,497	39,533,944	17,552	—	411
United Provinces	2	41	1,018	82,660	—	—	
Burma	624	5,253	92,250	21,503,113	289,147	1·3	107
Central Provinces and Berar	80	5,064	67,081	36,595,540	290,554	0·8	339
Ajmer-Merwara	2	137	2,737	477,859	2,302	0·6	4
Coorg	11	116	5,674	278,370	23	—	—
Total (British India) ..	1,376	29,694	1,082,979	159,770,171	886,142	0·6	1,307
Total (previous year) ..	1,328	27,207	972,423	137,275,592	804,865	0·6	1,095
Bhopal	11	271	4,040	243,936	3,222	0·7	—
Travancore	18	845	84,407	1,424,828	8,504	0·6	15
Total (Indian States) ..	29	1,116	88,447	1,668,764	11,726	0·7	15
Total (previous year)* ..	11	254	3,700	243,819	1,664	1·4	—
Grand total	1,405	30,810	1,171,426	161,438,935	897,868	0·6	1,322
Grand total (previous year)	1,339	27,461	976,123	137,519,411	806,529	0·6	1,095

* Figures for Bhopal only.

OPERATIONS OF CATTLE INSURANCE SOCIETIES DURING 1925-1926

1	2	3	4	5	6	7	8	9	10	11	12	13
	No.	No.	Rs.	Rs	Rs.	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras	3	41	—	—	—	—	—	—	16	42	—	—
Bombay .. .	9	492	725	36	—	12	—	—	83	1,202	—	—
Burma	395	5,407	36,125	1,438	—	803	23	1,618	132	37,238	14,895	614
Total	407	5,940	36,850	1,474	—	815	23	1,618	231	38,572	14,895	614
Total (previous year)	408	6,148	62,862	1,918	—	1,323	71	2,976	306	39,059	26,289	768

OPERATIONS OF CENTRAL RE-INSURANCE SOCIETIES DURING 1925-1926

1	2	3	4	5	6	7	8	9	10	11	12	13
	No.	No.	Rs.	Rs.	Rs	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.
Burma	1	395	½	14,895	690	863	46	753	1,269	2,227	13,313	—
Total (previous year)	1	397	½	26,289	1,203	2,083	101	1,203	669	2,661	13,225	—

COLONIES AND OTHER TERRITORIES

BAHAMAS

A	B	C	D	E	F	G	H	I
							£	£
Peoples' Associations	1924	Yes	—	900	Trading	Produce	—	—

BARBADOS

A	B	C	D	E	F	G	H	I
							£	£
Barbados Co-op Cotton Factory, Ltd	1905	Yes	No	280	Marketing	Sea Island cotton	*21,580*	*38,132*
Kingsland Co-op. Factory, Ltd, Barbados	1916	No	3%	13	Production	Sugar and molasses	*30,000*	*28,078*
Sugar Industry Agricultural Bank, Barbados	1907	—	Yes	—	Loans	—	*80,000*	—
Vaucluse, Ltd, St Thomas .	1919	No	3%	9	Production	Sugar	*60,000*	*45,259*

CEYLON

A	B	C	D	E	F	G	H	I
							£	£
Central Province, Kandy District .	1913–23	Yes	Yes	1,589	Credit	—	*16,745*	*18,406*
Central Province, Matale District	1914–21	,,	,,	548	,,	—	*2,961*	*3,322*
Central Province, Nuwara Eliya District	1913–25	,,	,,	376	,,	—	*2,335*	*1,637*
Eastern Province, Batticaloa Dist	1917–24	,,	,,	1,626	,,	—	*22,610*	*100,305*
[illegible]	[illegible]	,,	,,	567	,,	—	*5,900*	*21,515*
[illegible]	[illegible]	,,	,,	376	,,	—	*2,597*	*9,289*
[illegible]	[illegible]	,,	,,	1,862	,,	—	*37,305*	*71,275*
[illegible]	[illegible]	,,	,,	229	,,	—	*1,833*	*2,115*
[illegible]	[illegible]	,,	,,	98	,,	—	*727*	*1,755*
North-Western Province, Kurunegala District	1913–24	,,	,,	525	,,	—	*3,538*	*4,187*
North-Western Province, Puttalam District	1918–23	,,	,,	794	,,	—	*4,518*	*4,242*
Province of Sabaragamuwa, Kegalle District	1913–20	,,	,,	625	,,	—	*3,276*	*1,863*
Province of Sabaragamuwa, Ratnapura District	1918–21	,,	,,	615	,,	—	*4,408*	*5,463*
Province of Uva, Badulla District ..	1913–19	,,	,,	1,972	,,	—	*3,175*	*4,098*
Southern Province, Galle District ..	1912–24	,,	,,	2,614	,,	—	*19,786*	*18,060*
Southern Province, Hambantota District	1913–23	,,	,,	815	,,	—	*4,560*	*5,247*
Southern Province, Matara District	1912–23	,,	,,	3,204	,,	—	*22,787*	*26,425*
Western Province, Columbo District	1913–23	,,	,,	3,491	,,	—	*46,044*	*5,156*
Western Province, Kalutara District	1913–20	,,	,,	4,347	,,	—	*29,515*	*38,314*

CYPRUS

A	B	C	D	E	F	G	H	I
							£	£
Arsos Co-op. Wine Making Society, Ltd., Arsos, Limassol District	1924	Yes	Yes	17	Production and marketing	Wine	—	—
Ay Therapon Co-op. Wine Making Soc., Ltd., Ay Therapon, Limassol District	1924	,,	,,	21	,,	,,	—	—
[illegible]	[illegible]	,,	,,	15	,,	,,	—	—
[illegible]		,,	,,	13	,,	,,	—	—
[illegible]		,,	,,	16	,,	,,	—	—
[illegible]		,,	,,	10	,,	Fruit and vegetables	—	—
[illegible]		,,	,,	103	Credit	—	3,105	—
[illegible]		,,	,,	163	,,	—	3,772	—
[illegible]		,,	,,	34	,,	—	1,214	—
[illegible]		,,	,,	124	,,	—	2,003	—
[illegible]		,,	,,	125	,,	—	1,435	—
[illegible]		,,	,,	95	,,	—	1,802	—
[illegible]		,,	,,	65	,,	—	1,170	—
[illegible]		,,	,,	18	,,	—	437	—
[illegible]		,,	,,	28	,,	—	459	—
Dematona Co-op Credit Society, [illegible]	1924	,,	,,	30	,,	—	188	—
[illegible]		,,	,,	50	,,	—	428	—
[illegible]		,,	,,	35	,,	—	909	—
[illegible]	[illegible]	,,	,,	98	,,	—	2,731	—
[illegible]		,,	,,	30	,,	—	536	—
[illegible]		,,	,,	45	,,	—	1,281	—
[illegible]		,,	,,	50	,,	—	1,521	—
Larnaca District								
[illegible]	[illegible]	,,	,,	344	,,	—	7,894	—
[illegible]		,,	,,	444	,,	—	8,677	—
[illegible]		,,	,,	21	,,	—	369	—

COLONIES AND OTHER TERRITORIES

A	B	C	D	E	F	G	H	I
							£	£
Lyssi Co-op. Credit Soc, Lyssi, Famagusta District	1923	Yes	Yes	146	Credit	—	2,395	—
Palaekhorio Co-op. Credit Society, Palaekhorio, Nicosia District	1923	,,	,,	32	,,	—	643	—
Paralimni Co-op. Credit Society, Paralimni, Famagusta District	1924	,,	,,	64	,,	—	1,891	—
[illegible]	[illegible]	,,	,,	14	,,	—	323	—
[illegible]		,,	,,	14	,,	—	379	—
Sotiria Co-op. Credit Soc., Karavas, Kyrenia District	1917	,,	,,	148	,,	—	1,630	—
Sotiria Co-op. Credit Soc., Vatali, Famagusta District	1915	,,	,,	217	,,	—	3,751	—
Xesclavoma Co-op. Credit Society, Sotiria, Famagusta District	1923	,,	,,	46	,,	—	1,327	—
Yialoussa Co-op Credit Society, Yialoussa, Famagusta District	1924	,,	,,	191	,,	—	3,086	—

KENYA

A	B	C	D	E	F	G	H	I
							£	£
Kenya Farmers' Assoc Ltd.	1922	No	No	200	Trading and marketing	Produce	10,000	201,640
Laikipia Creamery, Rumuruti ..	1923	,,	,,	15	Marketing	Dairy produce	*300*	*2,000*
Lumbwa Co-op Society of B.E.A, Ltd.	1908	,,	10%	77	Production and marketing	,,	*6,400*	*19,500*
Plateau Maize Growers, Ltd, Eldoret	1921	,,	No	371	Trading and marketing	Requisites and produce	*4,000*	*130,000*

PALESTINE

NO STATISTICAL RETURNS ARE AVAILABLE FOR THE FOLLOWING

A	B
Agric. Co-op. Soc, Ayelet-Hashahar, Safad Sub-District	1924
Co-op Bank Ben-Benyamin, Ltd, Jaffa	1924
General Co-op. Assoc. of Jewish Labourers in Erez Israel, Hevrat-Ovdim, Ltd, Jerusalem	1924
Haklaith Co-op. Society, Ltd., Jabniel, Galilee	1923
Hamashbir Co-op. Society, Ltd, Jaffa	1923
Hashaked Co op. Society, Ltd, Petah-Tikvah	1923
Hidachdut Kalkalith Shel-Ikarei Ha-galil Hatachtcn Co-op. Society, Ltd., Yabneel, Lower Galilee	1923
Joseph Trumpeldor Co-op Labour Union, Ein Harod	1924
Kupah Chaklaith Agric. Treasury, Rishon-le-Zion Co op Society, Ltd, Rishon le-Zion	1923
Ossem, The Palestine Farmers' Co-op Federation, Ltd., Tel-Aviv	1925
Palestine Tobacco Growers' Co-op. Assoc., Ltd, Tel Aviv	1925
Pardess Co-op Society of Orange Growers, Ltd, Jaffa	1920

RHODESIA

A	B	C	D	E	F	G	H	I
							£	£
Matabeleland Farmers' Co-op., Ltd., Bulowayo	1915	No	Yes	208	Trading and marketing	Requisites and produce	11,705	54,275
North-Western Rhodesia Farmers' Co-op. Society, Ltd.	1927	Yes	No	—	"	"	5,143	62,835
Rhodesian Egg Circle, Ltd , Salisbury	1924	"	"	355	"	Eggs	1,055	20,145
Rhodesian Co-op. Fruit Growers' Assoc., Ltd.	1922	"	Yes	19	Production and marketing	Citrus fruits	*256*	*390*
Rhodesian Farmers' Co-op. Industries, Ltd., Salisbury	1919	No	"	4	Manufacture and marketing	Requisites and bacon	45,000	75,000
Rhodesian Tobacco Warehouse and Export Co , Ltd., Salisbury	1923	"	"	218	Production and marketing	Tobacco	*100,000*	*152,300*

STRAITS SETTLEMENTS

A	B	C	D	E	F	G	H	I
							£	£
Co-operative Stores (1) ..	1923–24	Yes	Yes	54	Consumers	—	*502*	*3,081*
Rural Credit Societies (20) ..	1923–24	"	"	725	Credit	—	*1,389*	*4,820*
Thrift and Loan Societies (19) ..	1923–24	"	"	5,785	"	—	*50,545*	*67,067*

WINDWARD ISLANDS

A	B	C	D	E	F	G	H	I
							£	£
Anse-la-Raye Agric. Credit Society	1917	—	—	41	Credit	—	—	*119*
Castries Agric. Credit Society ..	1917	—	—	23	"	—	—	*154*
Choiseul Agric. Credit Society ..	1916	—	—	42	"	—	—	*280*
Dennery Agric. Credit Society ..	1916	—	—	89	"	Sugar, cocoa, and limes	—	*300*
[illegible]	[illegible]			32	"	—	—	*200*
[illegible]				16	"	—	—	—
[illegible]				72	"	—	—	*408*
[illegible]				58	"	—	—	*234*
[illegible]				76	"	—	—	*410*
[illegible]				46	"	—	—	*192*

CYPRUS

A	B	C	D	E	F	G	H	I
							£	£
Arsos Co-op. Wine Making Society, Ltd., Arsos, Limassol District	1924	Yes	Yes	17	Production and marketing	Wine	—	—
Ay Therapon Co-op. Wine Making Soc., Ltd., Ay Therapon, Limassol District	1924	,,	,,	21	,,	,,	—	—
Kilani Co-op Wine Making Society, Kilani, Limassol District	1924	,,	,,	15	,,	,,	—	—
[illegible]	[illegible]	,,	,,	13	,,	,,	—	—
[illegible]		,,	,,	16	,,	,,	—	—
[illegible]		,,	,,	10	,,	Fruit and vegetables	—	—
[illegible]		,,	,,	103	Credit	—	3,105	—
[illegible]		,,	,,	163	,,	—	3,772	—
[illegible]		,,	,,	34	,,	—	1,214	—
[illegible]		,,	,,	124	,,	—	2,003	—
[illegible]		,,	,,	125	,,	—	1,435	—
[illegible]		,,	,,	95	,,	—	1,802	—
[illegible]		,,	,,	65	,,	—	1,170	—
[illegible]		,,	,,	18	,,	—	437	—
[illegible]		,,	,,	28	,,	—	459	—
Dematona Co-op Credit Society, [illegible]	1924	,,	,,	30	,,	—	188	—
[illegible]		,,	,,	50	,,	—	428	—
[illegible]		,,	,,	35	,,	—	909	—
[illegible]	[illegible]	,,	,,	98	,,	—	2,731	—
[illegible]		,,	,,	30	,,	—	536	—
[illegible]		,,	,,	45	,,	—	1,281	—
[illegible]		,,	,,	50	,,	—	1,521	—
Larnaca District								
[illegible]	[illegible]	,,	,,	344	,,	—	7,804	—
[illegible]		,,	,,	444	,,	—	8,677	—
[illegible]		,,	,,	21	,,	—	369	—

A	B	C	D	E	F	G	H	I
							£	£
Lyssi Co-op. Credit Soc., Lyssi, Famagusta District	1923	Yes	Yes	146	Credit	—	2,395	—
Palaekhorio Co-op. Credit Society, [illegible]	1923	,,	,,	32	,,	—	643	—
[illegible]	[illegible]	,,	,,	64	,,	—	1,891	—
[illegible]	[illegible]	,,	,,	14	,,	—	323	—
[illegible] Terra, Paphos District	[illegible]	,,	,,	14	,,	—	379	—
Sotiria Co-op. Credit Soc., Karavas, Kyrenia District	1917	,,	,,	148	,,	—	1,630	—
Sotiria Co-op. Credit Soc, Vatali, Famagusta District	1915	,,	,,	217	,,	—	3,751	—
Xesclavoma Co-op. Credit Society, Sotiria, Famagusta District	1923	,,	,,	46	,,	—	1,327	—
Yialoussa Co-op. Credit Society, Yialoussa, Famagusta District	1924	,,	,,	191	,,	—	3,086	—

KENYA

A	B	C	D	E	F	G	H	I
							£	£
Kenya Farmers' Assoc Ltd. ..	1922	No	No	200	Trading and marketing	Produce	10,000	201,640
Laikipia Creamery, Rumuruti ..	1923	,,	,,	15	Marketing	Dairy *produce*	*300*	*2,000*
Lumbwa Co-op. Society of B.E.A., Ltd.	1908	,,	10%	77	Production and marketing	,,	*6,400*	*19,500*
Plateau Maize Growers, Ltd., Eldoret	1921	,,	No	371	Trading and marketing	Requisites and produce	*4,000*	*130,000*

PALESTINE

NO STATISTICAL RETURNS ARE AVAILABLE FOR THE FOLLOWING

A	B
Agric. Co-op. Soc, Ayelet Hashahar, Safad Sub-District	1924
Co-op. Bank Ben-Benyamin, Ltd., Jaffa	1924
General Co-op. Assoc. of Jewish Labourers in Erez Israel, Hevrat-Ovdim, Ltd., Jerusalem	1924
Haklaith Co-op. Society, Ltd., Jabniel, Galilee	1923
Hamashbir Co-op. Society, Ltd., Jaffa	1923
Hashaked Co-op. Society, Ltd., Petah-Tikvah	1923
Hidachdut Kalkalith Shel-Ikarei Hagalil Hatachtcn Co-op. Society, Ltd., Yabneel, Lower Galilee	1923
Joseph Trumpeldor Co-op Labour Union, Ein Harod	1924
Kupah Chaklaith Agric. Treasury, Rishon-le-Zion Co-op Society, Ltd., Rishon-le-Zion	1923
Ossem, The Palestine Farmers' Co-op. Federation, Ltd., Tel-Aviv	1925
Palestine Tobacco Growers' *Co-op.* Assoc., Ltd, Tel-Aviv	1925
Pardess Co-op. Society of Orange Growers, Ltd., Jaffa	1920

OPERATIONS OF UNIONS DURING 1925-1926

1	2	3	4	5	6	7	8
	No.	No.	No.	Rs.	Rs.	*Per Cent.*	No.
Madras	365	9,617	613,345	50,934,870	245,070	0·5	372
Bombay	87	800	64,844	10,050,291	39,625	0·4	68
Bengal	6	212	7,533	313,524	1,869	0·6	4
Bihar and Orissa .. .	199	8,464	228,497	39,533,944	17,552	—	411
United Provinces .. .	2	41	1,018	82,660	—	—	
Burma	*624*	*5,253*	*92,250*	*21,603,113*	*289,147*	*1·3*	*107*
Central Provinces and Berar	80	5,064	67,081	36,595,540	290,554	0·8	339
Ajmer-Merwara .. .	2	137	2,737	477,859	2,302	0·6	4
Coorg	11	116	5,674	278,370	23	—	—
Total (British India) ..	1,376	29,694	1,082,979	159,770,171	886,142	0·6	1,307
Total (previous year) ..	1,328	27,207	972,423	137,275,592	804,865	0·6	1,095
Bhopal	11	271	4,040	243,936	3,222	0·7	—
Travancore	18	845	84,407	1,424,828	8,504	0·6	15
Total (Indian States) ..	29	1,116	88,447	1,668,764	11,726	0·7	15
Total (previous year)* ..	11	254	3,700	243,819	1,664	1·4	—
Grand total . .	1,405	30,810	1,171,426	161,438,935	897,868	0·6	1,322
Grand total (previous year)	1,339	27,461	976,123	137,519,411	806,529	0·6	1,095

* Figures for Bhopal only.

OPERATIONS OF CATTLE INSURANCE SOCIETIES DURING 1925-1926

1	2	3	4	5	6	7	8	9	10	11	12	13
	No.	No.	Rs.	Rs.	Rs.	No.	No.	Rs.	Rs.	Rs.	Rs	Rs.
Madras	3	41	—	—	—	—	—	—	16	42	—	—
Bombay	9	492	725	36	—	12	—	—	83	1,292	—	—
Burma	395	5,407	36,125	1,438	—	803	23	1,618	132	37,238	14,895	614
Total	407	5,940	36,850	1,474	—	815	23	1,618	231	38,572	14,895	614
Total (previous year)	408	6,148	62,862	1,918	—	1,323	71	2,976	306	39,059	26,289	768

OPERATIONS OF CENTRAL RE-INSURANCE SOCIETIES DURING 1925-1926

1	2	3	4	5	6	7	8	9	10	11	12	13
	No	No.	Rs.	Rs.	Rs.	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.
Burma	1	395	½	14,895	690	803	46	753	1,269	2,227	13,313	—
Total (previous year)	1	307	½	26,289	1,203	2,083	101	1,203	669	2,661	13,225	—

COLONIES AND OTHER TERRITORIES

BAHAMAS

A	B	C	D	E	F	G	H	I
							£	£
Peoples' Associations	1924	Yes	—	900	Trading	Produce	—	—

BARBADOS

A	B	C	D	E	F	G	H	I
							£	£
Barbados Co-op Cotton Factory, Ltd.	1905	Yes	No	280	Marketing	Sea Island cotton	21,580	38,132
Kingsland Co-op. Factory, Ltd, Barbados	1916	No	3%	13	Production	Sugar and molasses	30,000	28,078
Sugar Industry Agricultural Bank, Barbados	1907	—	Yes	—	Loans	—	80,000	—
Vaucluse, Ltd, St Thomas	1919	No	3%	9	Production	Sugar	60,000	45,259

CEYLON

A	B	C	D	E	F	G	H	I
							£	£
Central Province, Kandy District	1913–23	Yes	Yes	1,589	Credit	—	16,745	18,406
Central Province, Matale District	1914–21	,,	,,	548	,,	—	2,961	3,322
Central Province, Nuwara Eliya District	1913–25	,,	,,	376	,,	—	2,335	1,637
Eastern Province, Batticaloa Dist.	1917–24	,,	,,	1,626	,,	—	22,610	100,305
Eastern Province, Trincomalee Dist	1917–24	,,	,,	567	,,	—	5,900	21,515
North-Central Province, Anuradhapura District	1915–23	,,	,,	376	,,	—	2,597	9,289
[illegible]	[illegible]	,,	,,	1,862	,,	—	37,305	71,275
[illegible]	[illegible]	,,	,,	229	,,	—	1,833	2,115
[illegible]	[illegible]	,,	,,	98	,,	—	727	1,755
[illegible] gala District	[illegible]	,,	,,	525	,,	—	3,538	4,187
North-Western Province, Puttalam District	1918–23	,,	,,	794	,,	—	4,518	4,242
Province of Sabaragamuwa, Kegalle District	1913–20	,,	,,	625	,,	—	3,276	1,863
Province of Sabaragamuwa, Ratna-[illegible] District	1918–21	,,	,,	615	,,	—	4,408	5,463
[illegible]	[illegible]	,,	,,	1,972	,,	—	3,175	4,098
[illegible]	[illegible]	,,	,,	2,614	,,	—	19,786	18,060
[illegible] District	[illegible]	,,	,,	815	,,	—	4,560	5,247
Southern Province, Matara District	1912–23	,,	,,	3,204	,,	—	22,787	26,425
Western Province, Columbo District	1913–23	,,	,,	3,491	,,	—	46,044	5,156
Western Province, Kalutara District	1913–20	,,	,,	4,347	,,	—	29,515	38,314

CYPRUS

A	B	C	D	E	F	G	H	I
							£	£
Arsos Co-op. Wine Making Society, Ltd., Arsos, Limassol District	1924	Yes	Yes	17	Production and marketing	Wine	—	—
Ay Therapon Co-op. Wine Making Soc., Ltd., Ay Therapon, Limassol District	1924	,,	,,	21	,,	,,	—	—
[illegible]	[illegible]	,,	,,	15	,,	,,	—	—
[illegible]		,,	,,	13	,,	,,	—	—
[illegible]		,,	,,	16	,,	,,	—	—
[illegible]		,,	,,	10	,,	Fruit and vegetables	—	—
[illegible]		,,	,,	103	Credit	—	3,105	—
[illegible]		,,	,,	163	,,	—	3,772	—
[illegible]		,,	,,	34	,,	—	1,214	—
[illegible]		,,	,,	124	,,	—	2,003	—
[illegible]	[illegible]	,,	,,	125	,,	—	1,435	—
[illegible]		,,	,,	95	,,	—	1,802	—
[illegible]		,,	,,	65	,,	—	1,170	—
[illegible]		,,	,,	18	,,	—	437	—
[illegible]		,,	,,	28	,,	—	459	—
Dematona Co-op Credit Society, [illegible]	1924	,,	,,	30	,,	—	188	—
[illegible]		,,	,,	50	,,	—	428	—
[illegible]		,,	,,	35	,,	—	909	—
[illegible]	[illegible]	,,	,,	98	,,	—	2,731	—
[illegible]		,,	,,	30	,,	—	536	—
[illegible]		,,	,,	45	,,	—	1,281	—
[illegible]		,,	,,	50	,,	—	1,521	—
[illegible]		,,	,,	344	,,	—	7,804	—
[illegible]		,,	,,	444	,,	—	8,677	—
[illegible]		,,	,,	21	,,	—	369	—

A	B	C	D	E	F	G	H	I
							£	£
Lyssi Co-op. Credit Soc., Lyssi, [illegible]	1923	Yes	Yes	146	Credit	—	2,395	—
[illegible]	[illegible]	"	"	32	"	—	643	—
[illegible] Paralimni, Famagusta District	[illegible]	"	"	64	"	—	1,891	—
Platanistassa Co-op. Credit Society, *Platanistassa, Nicosia District*	1924	"	"	14	"	—	323	—
Proodos Co-op. Credit Soc , Kritou, Terra, Paphos District	1923	"	"	14	"	—	379	—
Sotiria Co-op. Credit Soc., Karavas, Kyrenia District	1917	"	"	148	"	—	1,630	—
Sotiria Co-op. Credit Soc , Vatali, Famagusta District	1915	"	"	217	"	—	3,751	—
Xesclavoma Co-op. Credit Society, Sotiria, Famagusta District	1923	"	"	46	"	—	1,327	—
Yialoussa Co-op. Credit Society, Yialoussa, Famagusta District	1924	"	"	191	"	—	3,086	—

KENYA

A	B	C	D	E	F	G	H	I
							£	£
Kenya Farmers' Assoc Ltd.	1922	No	No	200	Trading and marketing	Produce	10,000	201,640
Laikipia Creamery, Rumuruti	1923	"	"	15	Marketing	Dairy produce	*300*	*2,000*
Lumbwa Co-op Society of B.E.A , Ltd.	1908	"	10%	77	Production and marketing	"	*6,400*	*19,500*
Plateau Maize Growers, Ltd., Eldoret	1921	"	No	371	Trading and marketing	Requisites and produce	*4,000*	*130,000*

PALESTINE

NO STATISTICAL RETURNS ARE AVAILABLE FOR THE FOLLOWING

A	B
Agric Co-op. Soc , Ayelet Hashahar, Safad Sub-District	1924
Co-op. Bank Ben-Benyamin, Ltd , Jaffa	1924
General Co-op. Assoc. of Jewish Labourers in Erez Israel, Hevrat-Ovdim, Ltd., Jerusalem	1924
Haklaith Co-op. Society, Ltd., Jabniel, Galilee	1923
Hamashbir Co-op. Society, Ltd , Jaffa	1923
Hashaked Co-op Society, Ltd., Petah-Tikvah	1923
Hidachdut Kalkalith Shel-Ikarei Ha-galil Hatachtcn Co-op. Society, Ltd., Yabneel, Lower Galilee	1923
Joseph Trumpeldor Co-op Labour Union, Ein Harod	1924
Kupah Chaklaith Agric. Treasury, Rishon-le-Zion Co-op. Society, Ltd., Rishon le-Zion	1923
Ossem, The Palestine Farmers' Co-op. Federation, Ltd., Tel-Aviv	1925
Palestine Tobacco Growers' Co-op Assoc , Ltd , Tel-Aviv	1925
Pardess Co-op Society of Orange Growers, Ltd., Jaffa	1920